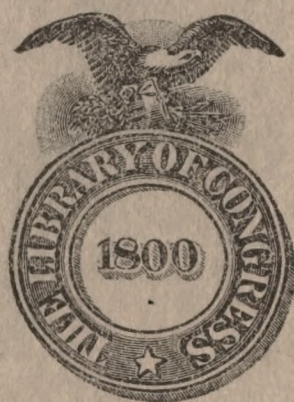


The
BUSINESS MAN'S
ENGLISH

BANTHOLOMEW *and* HURLBUT



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THE BUSINESS MAN'S ENGLISH



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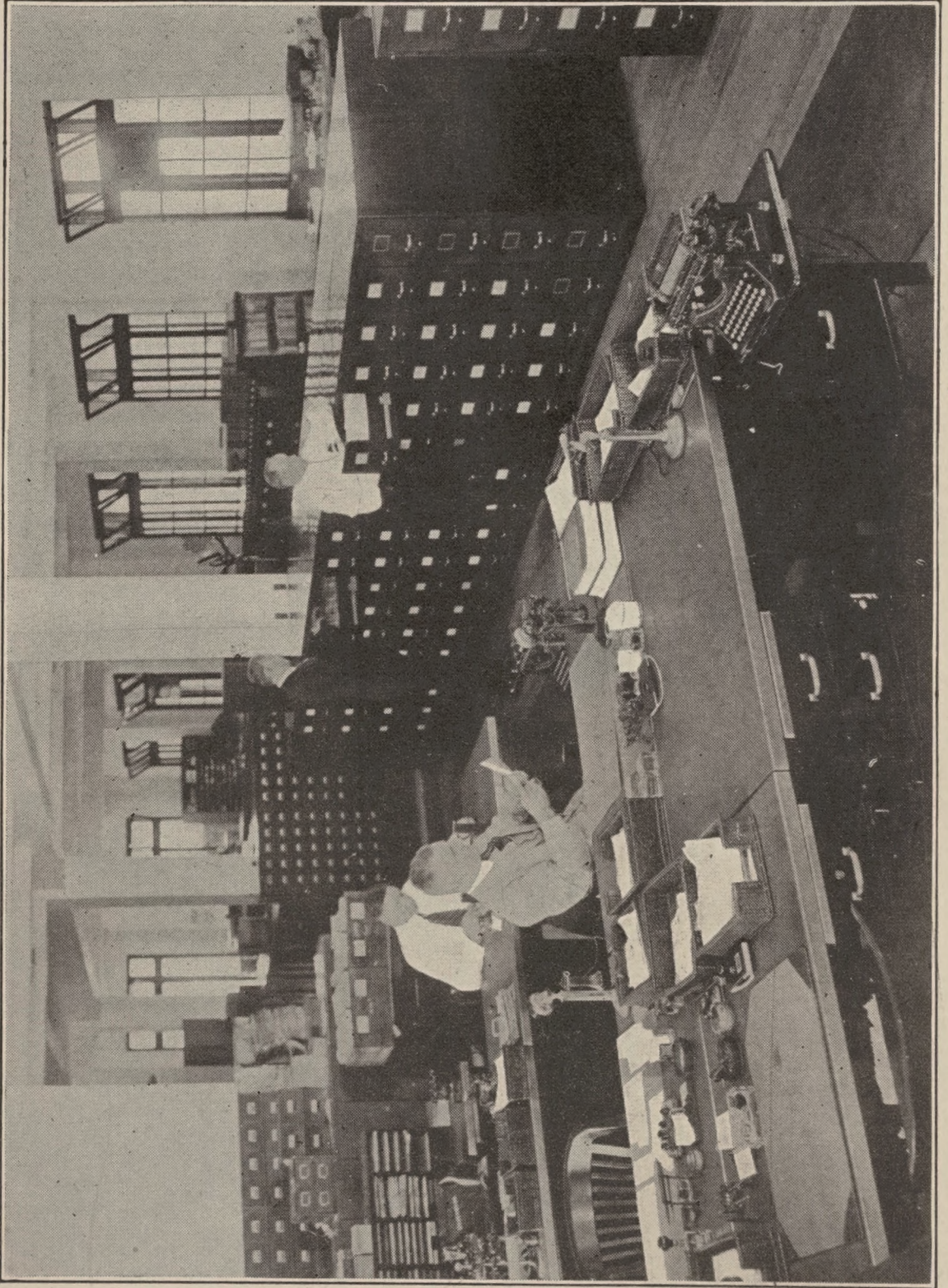
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THE BUSINESS MAN'S ENGLISH

SPOKEN AND WRITTEN

BY

WALLACE EDGAR BARTHOLOMEW

SPECIALIST IN COMMERCIAL EDUCATION, NEW YORK STATE
EDUCATION DEPARTMENT

AND

FLOYD HURLBUT

SUPERINTENDENT OF SCHOOLS, BAY SHORE, N. Y.

New York

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PREFACE

This book aims, as its name suggests, to interpret English as it is used today by the careful business man. The authors do not labor under the delusion that business English is a language distinct and apart from other good English, but they are convinced that the business man gives to English a direction and an emphasis that require special presentation.

Some of the things that a business man may fairly demand of his assistants are:

1. A knowledge of how business is done.
2. An understanding of English as used in business.
3. The ability to speak and write the English of business.

One of the great aims of this book is to impart a knowledge of how business is transacted. This is done, first, through a thoroughgoing treatment of such topics as Credits and Collections, the English of Selling, the Supervision of Correspondence, and Filing and Indexing; second, through the introduction of nearly a hundred topics that require the investigation of definite points of business procedure.

The book aims also to insure the understanding of the English of business through the introduction of an unusually large number of exercises that deal directly with business situations. These exercises, together with the abundant illustrative material, create a business atmosphere that pervades the entire book. Features new to books on business English are the chapters devoted to the special study of business synonyms and of common expressions peculiar to business.

Oral English is given prominent treatment because of its importance in the transaction of business. One chapter is devoted to pronunciation and another to the preparation and arrangement of material for the oral reports, which number about a hundred. Oral salesmanship is treated in a special chapter.

The letter is regarded as the fundamental type of written

business English, and its forms and uses are given extended treatment. Because of the abundance of excellent material, advertising is thoroughly studied as the best introduction to the principles of salesmanship which are later applied in advertisement writing, sales letters, and oral salesmanship. The growing importance of the business report is recognized in the chapter on Report Writing.

The comprehensive index and the alphabetic arrangement of the more frequent mistakes of English in the chapter on Common Errors are features which, we believe, will commend themselves to those who are seeking a desk manual for quick reference.

The authors acknowledge their indebtedness to the great organizers of industry and to those writers who are showing what an increasingly important part English plays in modern business. For valuable suggestions and for permission to make use of much original material, they acknowledge special indebtedness to the following persons and firms:

H. N. Rasely, Secretary, Better Letters Association, Worcester, Mass.; L. A. McQueen, Correspondence Supervisor, The B. F. Goodrich Rubber Co., Akron, Ohio; Nelson A. Durand, Thomas A. Edison, Inc., Orange, N. J.; Henry Hathaway, Business Manager, *Good Housekeeping Magazine*, New York; E. V. Syrcher, Art Metal Construction Co., Jamestown, N. Y.; Charles E. Gamble, Ernest Gamble Concert Co., Sewickley, Pa.; Dr. W. R. Price, State Department of Education, Albany, N. Y.; Lloyd Cheney, State Department of Education, Albany, N. Y.; William J. Leonard, Gibson-Snow Co., Albany, N. Y.; Rogers Peet Company, New York; John Wanamaker, New York; Gimbel Brothers, New York; Colgate & Co., New York; *The Review of Reviews Co.*, New York; Hammacher, Schlemmer & Co., New York; Tooker & Marsh, New York; The Goodyear Tire & Rubber Company, Akron, Ohio; Globe Wernicke Company, Cincinnati, Ohio; The Shaw-Walker Co., Muskegon, Mich.; Yawman and Erbe Mfg. Co., Rochester, N. Y.

W. E. B.

F. H.

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BUSINESS MAN'S ENGLISH

CHAPTER I

THE BUSINESS MAN'S ENGLISH

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CHAPTER I

THE BUSINESS MAN'S ENGLISH

It is a mistake to suppose that one who has pursued the usual English courses of high school or even those of college, needs no further study of English in order to become a master of the English of business. Business correspondence and the English of salesmanship and of adjustments have come to be recognized as vital in every business organization. A person who fails to see this is doomed to almost certain failure in the face of the active competition which he must meet.

In the last few years a great change has taken place in the use of English in business, particularly in business letters. The old *Yours-of-the-10th-instant-received-and-contents-noted* letter with its *Thanking-you-for-past-favors-and-soliciting-a-continuance-of-the-same* ending has given way to the letter which really expresses the personality of the writer and which at the same time keeps in mind the needs of the reader.

Aims of the business man's English. Unlike literary English, business English never aims merely to please the reader or hearer. Its usual aims are

1. To convey exact information
2. To impel the reader or hearer to act favorably

The first aim would be prominent in describing a tract of land which is for sale, or in explaining the action of a twelve-cylinder engine. The second and commoner aim would predominate in writing an advertisement for talcum powder or cut glass vases for a woman's magazine. The object here would

be not so much to give a technical description of the article as to impel the reader to buy it.

Understanding the business man's English. While the language of business is in no sense a separate language, it has a large number of expressions which are entirely foreign to literary English. *Protest waived*, *unit cost*, and *minimum car load* mean little to the average high school boy or girl. It goes without saying that a knowledge of expressions like these, common to business, is absolutely fundamental to the mastery of the business man's English. The stenographer who transcribed, "This is the first time that England has floated alone in the United States," may have known shorthand, but she was not familiar with the business expression *to float a loan*. In this book are a large number of exercises and expressions peculiar to the English of business. These expressions should be mastered so thoroughly that they can all be used correctly.

The "You Approach." The successful business man now recognizes that in sales letters, adjustment letters, and collection letters as well as in personal salesmanship, he must approach the situation from the customer's viewpoint. If the prospect is to be impelled to act favorably, he must be approached through something in which he is already interested. The problem then becomes one of winning the prospect over from the thing in which he is interested to that in which the writer or salesman is interested. This is a problem worthy of any man's best efforts.

Fitting the language to the reader. A letter or a sales talk that would be good for one prospect might not be at all appropriate for another. You must always think of your letter or your talk from your prospect's viewpoint. Compare the two letters which follow. The first one was written to a farmer in response to an inquiry regarding apple trees. Notice the care that the writer has taken to impress upon the cautious farmer the unquestioned reliability of his house.

Dear Sir:

In response to your request, we are pleased to send under separate cover our new catalog of trees, shrubs, roses, and hardy plants. The catalog may arrive a day or two later than this letter. If it is not received within a reasonable time, please drop us a postal and a duplicate will be sent.

Our friends tell us that we have the most complete nursery stock in America. You will be sure to find in our catalog all the tested standards and the novelties of conspicuous merit. Our advice in selecting is yours without charge.

In considering our offers, please remember that 76 years of knowledge and integrity stand back of each article. We value our reputation very highly. Our best recommendation is that you ask about us of the best authority you know.

Please remember also that we are actual growers, that we have no agents, and that we sell to you through the medium of our catalog only. You therefore have no agent's commission to pay and are sure of doing business with a responsible firm.

We shall greatly appreciate any order that you may have for us and feel confident that it will be filled to your satisfaction. This has been our guarantee to customers for over three-quarters of a century and will be yours also.

Respectfully yours,

Observe the very different tone of the following letter. It was written by an entertainer to one of a committee interested in good attractions. Even the letter itself is entertaining and suggests that the company must be a live one.

Dear Committeeman:

This is a circular letter but I could not make it more personal if I took my pen in hand and wrote you in my flowing Spencerian script. Besides, this has the advantage of being legible.

Everybody appreciates the economic value of your Uncle Samuel's parcel post. Did you ever think of the saving to you in booking your lecture course by mail?

It costs me 8% of our fees to book the ERNEST GAMBLE CONCERT PARTY by mail contrasted with the bureau's 40% to 50% expense. Postage stamps are cheap; good agents are worth their weight in gold—your gold.

If you want a novelty, why not have the novelty of legitimate music, done by master musicians in a manner that any one can understand? Music played to the heart, not over the head.

My artists are not the "coached" kind: they do not "double in brass." Our concerts are free from eccentricities, bell tolling, xylophone tinkling, and other semi-vaudeville clap-trap and humbug.

There's as much difference between the GAMBLE CONCERT PARTY and most lyceum musical attractions as there is between a steam calliope and a cathedral pipe organ.

I'm booking next season's tour from Hell Gate to Golden Gate right now. You'll be surprised and delighted with the Talkbook I'm waiting to send you. The thrills and joys of life are none too many—you can't afford to miss either the Talkbook or the GAMBLE CONCERT PARTY.

Hoot mon, the Gambles are comin'!

CHARLES W. GAMBLE,
Lone Pilot.

N. B. Yes, you can get Ernest Gamble's record of his famous "Bandolero" song by asking your dealer or writing direct to the Victor Talking Machine Co., Camden, N. J.

The message and the message plus. Not a few people think of business letters as examples of brevity of expression and nothing more. It is true that of two equally clear expressions, the business man chooses the briefer. Where the school boy might say, "Be sure to write and let me know as soon as you receive the money," the business man would say, "Please acknowledge receipt of the draft."

This does not mean, however, that the business man aims chiefly at brevity. No matter how unimportant the letter may be which he is called upon to dictate, the modern correspondent keeps in mind that his greatest task is the building up of the firm's good will. Every letter or sales talk, therefore, should have the *We're-here-to-serve-you* spirit and should consider the ultimate advantage of holding customers by pleasing them, rather than the immediate advantage of making a sale or collecting an account that is somewhat overdue. The *message*

plus means, then, putting the spirit of the square deal into every business communication whether written or oral.

The importance of business English. The fact that many of the great business organizations of the country maintain schools of their own to train their executives and their office help in the use of forceful business English is in itself sufficient proof that the subject must be well worth while. Make it your aim to master every phase of the subject. The demand will always exceed the supply of those who are really masters of the business man's English.

CHAPTER II

THE VOCABULARY OF BUSINESS

Business expressions. Just as the watchmaker uses technical words, such as *balance staff*, *crystal*, and *pinion*, and the motorist speaks of *advancing the spark*, so the business man makes use of expressions that are strange, or even meaningless to those not familiar with the phraseology of business.

Brevity and clearness may be secured by avoiding roundabout, or wordy, expressions. In reading over what you have written, be on the alert for opportunities to substitute terse expressions for long ones. A schoolboy would probably say, "The man who received the goods shipped must notify the one who shipped them, of any items that are missing." The business man would say, "The consignee must immediately notify the consignor of any shortage." This is clearer, shorter, and more forceful.

EXERCISE

Look up the meaning of the following business expressions and use them to make the sentences given below, briefer and more forceful.

liquidate	in the aggregate	defray expenses
discharge a debt	in the market	acknowledge receipt
accessories	installment plan	accrued interest
lessee	on the market	option

1. I have been given the privilege of buying the house at \$4,500 if I want it at that price.
2. We bought our player piano by making a small payment at the beginning and then paying a few dollars a month till it was paid for.
3. His debts will amount to over \$1,000 when they are all put together and added up.

4. This man keeps all the little parts and supplies which automobile owners are likely to need.

5. The man that rented this house from the woman that owns it has the privilege of buying it within a year at \$2,100.

6. The firm has been compelled to close its doors and settle its debts by paying a certain percentage of what it owes each creditor.

7. We are now ready to buy a new typewriter and are looking around to see where we can do best.

8. I will advance you \$10 which will help you to pay your car fare and hotel bills on your trip.

9. The Underwood typewriter has been manufactured and sold for a number of years.

10. If I assign this mortgage to you, it will cost you the face, \$1,000, and the interest which the mortgage has earned for the last 8 months and which is unpaid.

11. Please write and let me know as soon as you receive the money.

12. Your check for \$100, inclosed with your letter of April 15, is not large enough to pay all you owe me.

EXERCISE

Substitute one of the following business expressions in each of the sentences given below. Remember that the business man is not satisfied with a sentence that is grammatical; he demands also that it be forceful.

addressee

credit memorandum

disbursements

New York exchange

to lapse

sinking fund

to mature

insolvent

carriage prepaid

1. For years we have maintained a separate fund to enable us to meet any unexpected expense.

2. The firm agrees to remit by money order or bank draft which can be cashed without collection fees almost anywhere in the eastern states.

3. The debts of this company are said to be so much greater than its assets that it cannot pay its bills.

4. This insurance policy has expired and is therefore worthless.

5. We quote these shoes at \$6.40 a pair delivered free of charge at your place by parcel post or express.

6. I have to render a careful account of all the money that I pay for the company out of my own pocket.

7. We have several obligations which will have to be paid on May 1.
8. The person to whom the letter had been sent could not be found.
9. We are inclosing an itemized statement of the goods which you returned and we have given you credit for \$26.65.

EXERCISE

Study these business expressions and substitute them wherever possible in the following sentences:

to levy	demurrage	to depreciate
to reimburse	creditor	verbatim
extension	receiver	

1. J. B. Mason has been appointed by the court to take over and conduct the affairs of the business of the firm.
2. We have to pay the railroad \$1.50 extra because we kept the car one day more than the two days allowed for unloading.
3. I shall be paid back by the firm all the money that I pay out on its account.
4. The collector threatened to seize my automobile and sell it for taxes.
5. Machinery is sure to grow less and less valuable the longer it is used.
6. His speech was reported word for word just as he spoke it.
7. Hill & Company ask for a month longer in which to pay their bill.
8. Land around here is cheaper than it was formerly.
9. He offered to settle with all the people whom he owed on the basis of 20 cents on the dollar.

EXERCISE

Study the following expressions and substitute them wherever possible in the sentences given.

account sales	minimum car load	side line
resume operations	available data	nominal price
enhanced values	bona fide	en route

1. I believe their offer is made in the best of faith.
2. The manager of our firm is now traveling on his way to Montreal.
3. We expect to begin work again at the mill next week.

4. Real estate men report that the prices of real estate are advancing.
5. The factor sent me a statement of what my cabbages sold for and what his expenses were.
6. One hundred and ten barrels of cement is the smallest number that the railroad will accept at car load rates.
7. He is really a tobacco salesman, but he carries candies and visits candy stores along his route.
8. Fifty cents, the price we charge, is really no price at all, but merely a guarantee of your sincerity.
9. We have collected all the information that we can find regarding the transaction.

EXERCISE

Substitute the following business expressions for the less forceful parts of these sentences:

fiscal period	send tracer	gross earnings
in transit	claim for shortage	good will
current prices	to expedite matters	

1. In order to hurry things up as much as possible, we sent Mr. Brundage to confer with the chairman direct.
2. We will have the railroad company begin at once to see if they can locate the lost car by telegraph.
3. The company made \$60,000 last year, not taking out the running expenses.
4. The favorable reputation of the firm is worth \$6,000.
5. I told the freight agent that I did not get all the goods that were sent.
6. He thinks that some of the articles must have been lost while the goods were on the way here.
7. Three months is the length of time that we include in our financial reports.
8. The prices that grains are bringing now are higher than last year.

EXERCISE

Explain the meaning of the italicized expressions in the following sentences:

1. We quote the following net prices, *f. o. b. your city*.
2. They have been obliged *to suspend business*.

3. He *succeeds* his father as manager of the company.
4. It is hoped that he will *succeed* as well as his father.
5. Our representative will call on you about the *4th proximo*.¹
6. This *distribution* of the expense would be *equitable*.
7. His business is *on the decline*.
8. *It is conceded* that we have the best vacuum cleaner on the market.
9. It is *an open question* whether the consumer pays the cost of advertising an article.
10. The market is *flooded* with cabbage just at present.
11. Our *operatives* all work on the *piece-work plan*.
12. I have before me a *resumé* of the secretary's report.
13. I have made a few *excerpts* from the President's message.
14. D. V. Wilson and J. Bernstein bought the goods *on joint account*.
15. This sale will *eclipse* all others.
16. We sell on the *installment plan*.

EXERCISE

Explain the meaning of the italicized expressions.

1. We put forth every effort *to minimize errors*.
2. The steamer makes *fortnightly* trips.
3. I believe in this movement, but I do not care *to take the initiative*.
4. The insurance rate is *75 cents a hundred for three years*.
5. Our freight boats make *the round trip* in two days.
6. Real estate men report *enhanced values*.
7. Burch, Snider, and Benedict have *dissolved partnership*.
8. We must *replenish our stock*.
9. There has been a *marked decline* in exports.
10. Sales have not reached last year's *level*.
11. We believe *current prices* are as low as they are likely to go.
12. The *prevailing price* for strawberries has been 12 cents.
13. Michigan dealers are making shipments of *unexampled size*.
14. There is a *brisk demand* for iron products.
15. Our stock of *shelf hardware* is *depleted*.
16. Cotton is the *great staple* of the South.

¹ This expression is no longer considered in good use, but its meaning should be understood.

EXERCISE

Explain the meaning of the italicized expressions in the following sentences:

1. We cannot *accede to your terms*.
2. This book is sold by *subscription* only.
3. We shall put forth every effort to prevent *a recurrence* of this error.
4. This matter must be *held in abeyance* till Mr. Scranton comes in from the road.
5. The items of an order should be *in tabular form*.
6. *Subject to immediate acceptance by wire*, we quote as follows:
7. These articles make an attractive *window display*.
8. The report has not been *confirmed*.
9. We are *in the market* for two cars of beans.
10. The company *enjoys a monopoly*.
11. England always has an *unfavorable balance of trade*.
12. We *are in position* to fill orders promptly.
13. We might give *a demand note*.
14. The firm mentioned is *solvent*.
15. We have a *tacit understanding* with the jobber.

EXERCISE ¹

Explain the italicized expressions.

1. Price, 25 cents a box, *postpaid*.
2. In spite of discouragements, he feels sure of *ultimate success*.
3. We have *confidential information* regarding this man.
4. July 30 is the end of our *fiscal period*.
5. Failure is the *inevitable result* of following such a *policy*.
6. We have eight cars of long leaf pine *in transit* which we will sell at *a very low figure*.
7. We will accept *short time paper, properly indorsed*.
8. *Fictitious values* are common during real estate booms.
9. *To expedite matters*, we will accept your offer.
10. P. H. Sackett has just *gone into bankruptcy*.
11. Three items were *inadvertently omitted*.
12. Brown & Sharpe have *made an assignment*.
13. The horse has been *superseded* by the automobile.
14. The *remuneration* is small, but there is abundant opportunity for advancement.
15. Our manager does not think the plan *feasible*.

¹ Additional exercises of this type will be found in the Appendix.

CHAPTER III

COMMON ERRORS

THE VERB IN SPOKEN ENGLISH

MASTERING the points in this chapter means more than reading them over and understanding them. The instant recognition of grammatical difficulties and the habitual avoidance of common errors are essential to good oral English. It is one thing to be able to write good English and quite another thing to be able to speak it when little time is given for reflection.

Singular verb. The simple rule that a singular subject requires a singular verb presents the following special difficulties:

1. **After certain nouns.** Some nouns appear to be plural when, in reality, they are singular and require a singular verb. Among these may be mentioned:

politics is
economics is
summons is
memorandum is
focus is
corps is

news is
mathematics is
terminus is
formula is
alumna is
alumnus is

five dollars is
physics is
athletics is
phenomenon is
molasses is

2. **After a singular subject with plural modifiers.** This is one of the commonest difficulties even in written English.

One of the bills has been mislaid. *Not* have been mislaid.

Not one of the stenographers is free. *Not* are free.

The number of uncollected, and perhaps uncollectible, accounts is large. *Not* are large.

3. **After *each, every, everybody, every one, anybody, any one*.** These words always require a singular verb. *None* is followed by the singular when it means *not one*, by the plural usually when it means *not any*.

Every one is expected to be at his desk on time.

Each of us is held responsible to the company.

Which of these shipments are ready for packing?—None are ready yet.

Let me have the Prospect House meat order for tomorrow.—None has been received.

4. **After two subjects taken as one.** Care should be taken not to omit the article before the second noun when the two subjects are not to be taken as one.

The president and the secretary are required to sign all orders upon the treasurer. (Two persons.)

The secretary and treasurer is preparing his report. (One person holding two offices.)

Our indexing and filing clerk is ill.

Plural verb. The following special difficulties should be mastered:

1. **After certain nouns.** A few foreign plurals present difficulty because they appear to be singular.

data are

errata are

phenomena are

foci are

termini are

media are

assets are

odds are

memoranda are

formulæ are

alumni are

alumnæ are

radii are

crises are

annals are

earnings are

goods are

wages are

thanks are

oats are

trousers are

shears are

proceeds are

scissors are

2. **After a relative pronoun with plural antecedent.** Since the singular of relative pronouns does not differ from the plural in form, it is necessary to determine the number by referring to the antecedent of the relative.

This is one of the best motors that have been put on the market.
Not has been put.

The refrigerator is one of the items which are short in the shipment.
Not is short.

Singular or plural verb. Certain expressions are followed sometimes by the singular, sometimes by the plural verb.

1. **After certain plural nouns.** The following sentences will illustrate some of the commoner instances:

This means has been considered improper.

This dress goods is guaranteed fast color.

The contents of this can is one quart.

Such means are never to be used.

These goods are cheap at the prices we have quoted you.

The contents of this letter are interesting.

2. **After collective expressions.** These expressions take a singular verb when the subject is thought of as a unit, and a plural verb when the individuals are considered separately.

The company is making extensive changes in its equipment.

The board of directors has taken no action.

The committee is unanimously in favor of the plan.

The military company are busy cleaning their equipment.

The board of directors have not chosen their chairman.

The committee have not been able to agree on a plan. (Here *committee* must be considered plural; otherwise there could be no disagreement.)

3. **After *or*, *either-or*, *neither-nor*.** Singular subjects, connected by these words, take a singular verb; plural subjects, a plural verb. When one subject is singular, the other plural, the verb agrees with the nearer subject.

Mr. Rogers or Mr. Lloyd is expected here to-morrow.

Is the shipping clerk or the bookkeeper responsible for this error?

Neither the company nor its agent is liable for this loss.

Neither apples nor peaches are to be had in the market.

Neither the extensions nor the footing has been checked.

Either the company or its agents are responsible.

4. **After certain singular nouns.** The two nouns *number* and *majority* give the greatest trouble.

A part of the mechanism is not here.

A part of the crew were saved.

The number of idle men is increasing.

A number of men are now idle.

The number of positions open now is not large.

A number of vacancies are to occur soon.

The majority of the stock is owned by one man.

The majority of our men are working overtime.

Five per cent is all we will pay.

Twenty-five per cent of the fruit is spoiled.

Twenty-five per cent of the apples are frozen.

5. **With *there* and *here*.** *There is* is used before expressions thought of as singular; *there are*, before those thought of as plural. *Here is*, *here are*, *there was*, *there were* are similarly used.

There is ten dollars.

There are five in the family.

There is the number of the shipment.

There are a number of mistakes in your work.

Here is some fine dress goods.

Here are the goods you ordered yesterday.

There is the entire contents of the box.

There are all the data needed.

There is another means of reaching him.

There are the memoranda.

There are the proceeds of his note.

There are none of us that do not make occasional mistakes.

EXERCISE

Choose the correct form of verb from those shown in parenthesis in the following sentences, giving the reason for your choice in each instance. Try to become so familiar with the correct form that the incorrect form will not "sound right."

1. The firm (has, have) instructed its agents to accept no checks.
2. I believe such means (is, are) unfair.
3. The secretary and treasurer (one person) (was, were) present, prepared to give (his, their) report.

4. One of our transfer cases (is, are) missing.
5. This magazine subscription and the premium book (is, are) a bargain.
6. This magazine with the premium book (is, are) a bargain.
7. The contents of this box (is, are) soap.
8. Our system of indexing and filing (is, are) so simple that a child can understand (it, them).
9. If anybody (has, have) been overcharged, (he, they) should report the matter.
10. There (was, were) only five persons present.
11. None of us (knows, know) when (he, they) may be injured by an accident.
12. I think all the data (is, are) now available.
13. The market news this morning (is, are) reassuring.
14. The summons of a court (is, are) not to be disregarded.

EXERCISE

Use each of the following expressions as subject of the skeleton sentence given below, choosing the correct verb form in each instance:

• Manton as well as Dodge Brothers	Neither of the firms
Manton together with Dodge Brothers	The Chamber of Commerce
Manton and Dodge Brothers	All of us
Neither Fisk nor Warren	None of us
Either their company or ours	Not one of us
Not only Manton but also Dodge Brothers	

.....(is, are) preparing for increased business next year.

Wrong verb forms. Almost every section of the country has its own peculiar expressions, or localisms. Learn from your teacher, or from some one who has traveled, what are the expressions peculiar to your locality. Too frequent use of such expressions will stamp you as provincial if you go away from home. The boy who says, "I don't guess I better would," for "I don't think I ought to," would be ridiculed in most places. Some of the more general errors of form are listed below:

ain't for am not, is not, are not. *I'm not, it's not, they're not*, etc., are the correct contractions.

hain't for has not, have not. *Hasn't* and *haven't* are correct.

want for was not, were not. *Wasn't* and *weren't* are the correct forms.

had ought for should, or ought to.

He ought to go at once. *Not* He had ought to go.

She ought not to be blamed. *Not* She hadn't ought to be blamed.

They shouldn't be expected to complete the work in that time. *Not*

They hadn't ought to be expected. . . .

of for have. In slovenly speech *could of, might of, would of*, and *should of* are sometimes heard, and even written, for *could have*, etc. I might have shipped your order sooner if complete shipping directions had been given. *Not* I might of shipped. . . .

used to could for used to be able to. I used to take (*or* used to be able to take) dictation at 150 words a minute. *Not* I used to could take. . . .

would have for had. In present conditions contrary to fact use *had*. If I had more time, I should take up the study of Spanish. *Not* If I would have more time. . . . (The fact is I haven't the time.)

EXERCISE

In the sentences given below, choose the correct forms and read each sentence aloud several times:

1. I (ain't, am not) sure which is correct.
2. I (hain't got no, haven't any, have no) other samples to show you.
3. He should (have, of) known better than to indorse Riley's note.
4. He said he (want, wasn't) going to the meeting.
5. If the United States (had, would have) more ships, she could build up a powerful merchant marine.
6. He (used to, used to be able to, used to could) add very rapidly.

Confusion of tenses. Care should be taken to distinguish the past tense from the present perfect tense.

Present perfect

I have been very busy *all day, this week, for a week, for a long time, every time I have visited the city, all summer, since coming here.*

Past

I was very busy *last week, yesterday, on Tuesday, when you came, after I saw you.*

They bought goods of us for a number of years. (But they have discontinued buying.)

They have bought goods of us for a number of years. (And they are still buying.)

I worked for Mr. Emery for two months last summer. *Not* I have worked for Mr. Emery for two months last summer.

Special verbs. Several verbs give difficulty for various reasons. The points indicated here deserve careful study.

be, is. Although the subjunctive mode is going out of use, the subjunctive *be* is still retained in certain formal expressions.

Resolved, That this resolution be spread upon the minutes of the society. *Not* is spread.

Upon motion of Mr. Horton, it was voted that the ban on the employment of foreign-born laborers be lifted. *Not* is lifted.

A resolution was carried unanimously that the president appoint a committee of three to investigate and report. *Not* appoints.

was, were. With plurals use *were*. Since the pronoun *you* is historically a plural, it requires a plural verb. *You was* and *was you* are never correct.

We were surprised not to receive your monthly order for September.

Were you careful in checking as you unpacked the goods?

The lag screws were not with the rest of the shipment.

There were several bids.

In wishes and in present conditions contrary to fact, use *were*. This is really a subjunctive form.

I wish I were in your position. (But I am not.)

She wishes she were able to take notes more rapidly. (But she cannot.)

I wish Mr. Bacon were here now. (But he isn't.)

If I were you (but I'm not), I should not give up my present position.

If the order were not so large (but it is large), we might be able to make shipment today.

EXERCISE

Use the correct form—*was* or *were*—in the following sentences:

1. I should take a car load, if the price —— not so high.
2. Since the price —— exorbitant, we did not buy.

3. I was treated as though I —— an old employee of the firm.
4. —— it not for this defect, we should gladly purchase this machine.
5. If he —— here yesterday, I did not see him.
6. If you —— interested, I should be glad to show you samples of linen paper.
7. If the freight —— always on time, we could guarantee daily delivery before 3 p. m.
8. If he —— at the meeting, why didn't he raise an objection when the resolution was being considered?
9. If the collateral —— not sufficient, why was the loan made?
10. If the address —— not correct, how could the letter have been delivered?

don't, doesn't. *Don't* is a contraction for *do not*, *doesn't* for *does not*. We may say, "You don't know what I have found," but we must not say, "He don't know what I have found," because this would mean, "He do not know what I have found," which would be absurd.

EXERCISE

Bearing in mind that *don't* means *do not*, insert either *don't* or *doesn't* in each of the following expressions:

1. The Boston mail —— come till ten o'clock.
2. The stores —— open till eight o'clock in the morning.
3. —— this negotiable paper require indorsement?
4. —— these invoices go into the invoice book?
5. The new clerk —— do his work very carefully.
6. It always happens when you —— expect it.
7. It —— make any difference to me.
8. The books —— show the form in which the payment was made.
9. The board of directors —— agree among themselves.
10. Our bookkeeper —— like this ink.
11. It —— seem possible.
12. He —— buy of us now.
13. He goes to the city every day, —— he?
14. Why —— he reply to our letter?
15. This parcel belongs to you, —— it?
16. The company —— give us many holidays.

17. — this firm furnish better pencils than these?
18. The cashier — give a receipt when we pay him.
19. He — think it is necessary.
20. It — take long to make out a receipt.
21. This book tells about form letters, — it?
22. He — think it pays.

lay, lie. These words must be used with discrimination. It is incorrect to make *lay* do service for both *lie* and *lay*.

	Today	Yesterday	At other times
<i>With</i> <i>object</i>	I lay it down.	I laid it down.	I have laid it down.

<i>Without</i> <i>object</i>	I lie down.	I lay (<i>not</i> laid) down.	I have lain (<i>not</i> laid) down.
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I want to lie down.

Not I want to lay down.

Lie down, Fido.

Not Lay down, Fido.

The foulard lies on the counter.

Not The foulard lays. . . .

It has been lying there for some time.

Not It has been laying there. . . .

You laid it there yourself and it has lain there ever since.

Not it has laid there ever since.

The mistake lay in his interpretation of the report.

Not The mistake laid. . . .

EXERCISE

Use forms of *lie* or *lay*, as required.

1. I have probably — the invoice somewhere.
2. The raw material — in the warehouse today just where it has — for four months.
3. If you are tired, perhaps you had better — down.
4. The trouble, it seemed, — in the ignition.
5. He — the blame on the engineer whom he found —ing on a bench.
6. A good salesman will not leave his stock —ing on a counter.
7. The foundations have already been —.
8. The fault — in the method.
9. Our course across the lake — toward the southwest.

raise, rise. Care should be taken not to confuse these two words. *Rise* is either a noun or a verb; *raise* is a verb only.

	Today	Yesterday	At other times
<i>With</i> <i>object</i>	We raise our prices ten per cent.	We raised our prices ten per cent.	We have raised our prices ten per cent.
<i>Without</i> <i>object</i>	Prices are ris- ing.	Prices rose ten per cent.	Prices have risen steadily.
	Wages are rising slowly.		<i>Not</i> are raising. . . .
	Another rise or increase in price is pre- dicted.		<i>Not</i> another raise. . . .
	He just received an increase in salary.		<i>Not</i> a raise. . . .

EXERCISE

Insert the correct form of *raise* or *rise*.

1. When the temperature of the room —, the thermostat closes the dampers of the furnace automatically.
2. We do not look for another — in price before October.
3. The great demand has — the price till it has — to \$85 per kilo.
4. If you had — earlier, you would have been at the office on time.
5. He has — from the position of office boy to that of vice-president of the firm.
6. This yeast makes your bread — quickly.
7. He never fails to — to the occasion.
8. The temperature has — to 67 degrees in this room.

set, sit. Careless speakers use *set* frequently when *sit* is the correct form.

	Today	Yesterday	At other times
<i>With</i> <i>object</i>	The printer sets his price.	He set his price.	He has set his price. ..
<i>Without</i> <i>object</i>	He sits at his desk.	He sat at his desk.	He has sat at his desk.
	He will sit and talk for hours.	<i>Not</i> He will set and talk. . . .	
	When I first came in, Parks sat in the outer office.	<i>Not</i> Parks set in the office.	

He must have sat there for a long time.	<i>Not</i> He must have set there. . . .
Sitting room.	<i>Not</i> Setting room.

EXERCISE

Use the correct form of *sit* or *set* in the following sentences:

1. I —— opposite him at the Chamber of Commerce banquet.
2. Do these machines come —— up or knocked down?
3. Congress is now —— ing in extra session.
4. Some bookkeepers prefer to stand while working, others prefer to ——.
5. A moment later, Davis came in, —— the model on my desk, wound it, and —— it going.
6. We had not been —— ing there long when the secretary came in and —— down near us.
7. Let me —— you right on this matter.
8. Have you been —— ing here long?
9. —— down and tell me about it.
10. I am sure I —— the machine at slow speed.

can, may. In questions, *can* is frequently used for *may*. *Can* denotes ability, while *may* denotes permission or possibility. The past of *can* is *could*; the past of *may* is *might*.

May I send you a dozen packages as a trial order?	<i>Not</i> Can I . . . (<i>nor</i> Might I).
When you have finished those letters, you may go.	<i>Not</i> you can go.
I should like to talk with you for a few minutes if I may.	<i>Not</i> if I can.

let, leave. Both words are verbs, but their meanings differ. *Let* means *to permit, to allow*; *leave* means *to depart from, to go away from*.

Today	Yesterday	Some other past time
I let him take charge.	I let him take charge.	I have let him take charge frequently.
He lets the note go to protest.	He let it go to protest.	He has let many notes go to protest.
I leave a letter for Mr. Foster.	I left a letter for Mr. Foster.	I have sometimes left letters for Mr. Foster.
He leaves a large estate.	He left a large estate.	I heard he had left a large estate.

This form	Means
Let me alone.	Do not annoy me, though you still remain with me.
Leave me alone.	Go away from me so that I shall be alone.
Let the door open.	Step away from the door so that it may be opened. Do not hinder the opening of the door.
Leave the door open.	Do not close the door.
Let me do this.	Permit me to do this.
Leave me do it. }	Nothing. These expressions are not recognized as correct, though they are common in some localities.
Leave me be. }	

EXERCISE

Decide what form of *let* or *leave* should be used in the sentences below.

1. The new manager has decided to —— us all quit at 5 o'clock.
2. —— me help you with your filing.
3. We always —— the petty cash in the safe.
4. He said he would be glad to —— me do it.
5. The head bookkeeper has sometimes —— the making of the profit and loss statement to me.
6. As soon as this family —— the house, it will be to ——.

shall, will. *Shall* and *will* are commonly used to express:

A promise

I (we) will send (promise to send) the goods at once.
 You will receive your money promptly. (I promise you.)
 He (she, it, they) will not be forgotten. (I promise you.)

Habitual action

I will forget telephone numbers as fast as I look them up.
 You will be interrupted a dozen times a day.
 He will work on those reports for hours at a time.

Determination

I (we) will not tolerate (am determined not to tolerate) such conduct.
 You shall not sell our goods for less than the standard price.
 We will refuse to sell to you.
 He (she, it, the firm, they) shall pay for this damage.

Expectation

I (we) shall (expect to, am going to) attend the meeting of the stockholders.

You will be there, of course.

He (she, it, the firm, they) will (is going to) advance the price of this article soon.

A question

Questions in the first person use the form *shall*.

Shall I admit him? (Do you wish me to admit him?)

Shall I accept their offer? (Do you wish me to accept? or, Do you think I ought to accept?)

Shall we grant him an extension of time?

The only exception to the use of *shall* with the first person in questions is in the repeated question when *will* is echoed from the the preceding question.

Will we extend you credit? Certainly we will. The original question was, Will you extend us credit?

Will I (we) do this next? means Am I willing (Do I intend) to do this next? which is an absurd question to ask.

Questions in the second or third person use the form, *shall* or *will*, as required in the answer.

Will you see Mr. Harper now? (Ans. I will.)

Shall you be glad when this is finished? I shall.

Shall you be at leisure before long? I shall.

Will he agree to such a plan? He will.

Sequence of tenses. Observe the use of *shall* and *will* in indirect statements.

Direct statement: I shall go. He will go.

Indirect statement,

present time: I think that I shall go . . . that he will go.

Indirect statement,

past time: I thought that I should go . . . that he would go.

should, would. In general, *should* is used like *shall*, and *would* like *will*; but observe these special instances:

Obligation (*ought to*)

I should go now.

You should return all empties.

He should not be allowed any discount.

Repeated action (*to be accustomed to, used to*)

I would have to listen to his story every time he met me.

How you would work to get those reports out on time.

He would make sales to eight out of every ten prospects.

Conditional sentences (*if, unless*)

If I should see him (If I chance to see him), I will tell him of your offer.

If I would do this (were willing to do this), what would you pay me?

If you should fail to receive the goods before June 8, please notify us.

If you would make this deduction, we should appreciate your fairness.

If he should come on the late train, would you be willing to see him?

If he would agree to this stipulation, we would sign the contract.

Some common difficulties. Below are illustrations of the more common difficulties in the use of *shall* and *will*, *should* and *would*.

When these gloves are sold, we shall (*not will*) not have any more like them. (We do not expect to have any more like them.)

I shall be glad to have you call at my office. (*Will be glad* would mean that I was determined to be glad.)

We shall be pleased to extend you credit to the amount of \$1,000 a month. (*Will* would mean determination.)

If this carelessness continues, I shall (*not will*) be obliged to cancel our agreement.

I don't think I shall (*not will*) be able to meet you.

I don't suppose you (*or he*) will be able to get the broken sprocket repaired.

He is afraid I will miss my train connection.

They expect that he will resign.

I didn't think I should (*not would*) be able to meet you.

I didn't suppose you (*or he*) would be able to get the broken sprocket repaired.

He was afraid I would miss my train connection.

They expected that he would resign.

We shall appreciate your kindness if you will fill out the blank and return it to us.

If you have any difficulty with the addressograph, we shall be glad to have our expert visit your office.

If you will try (are willing to try) our Acme Cleaner, you will not be disappointed.

We should appreciate your kindness if you would fill out the blank and return it to us.

If you should have any difficulties with the addressograph, we should be glad to have our expert visit your office.

If you would try (were willing to try) our Acme Cleaner, you would not be disappointed.

EXERCISE

Insert *shall* or *will* in the following sentences and show why the word chosen should be used:

1. He —— attend the meeting.
2. —— I see him, or —— you?
3. Mr. Brewster —— be here in a moment. —— I allow him to come to your office?
4. She —— understand later why I cannot grant her request.
5. We —— make shipment before July 10.
6. I —— stand my ground no matter what happens.
7. The mill —— take on new hands next week.
8. —— you accept my note at 90 days?
9. I —— be glad to refund your money.
10. He —— be glad to see you.
11. —— you be at liberty this evening?
12. —— you act as one of my bondsmen?
13. —— you keep me informed about the matter?
14. —— I see you again before I leave the city?
15. They —— be obliged to move their factory.
16. We —— be pleased to accept your offer.

EXERCISE

Explain the difference in meaning in the sentences below:

1. Shall he sign the paper? Will he sign the paper?
2. He will pay me. He shall pay me.
3. Shall they look for better prices? Will they look for better prices later?
4. You shall not sign that contract. You will not sign that contract.

EXERCISE

In this rapid-fire, habit-forming verb drill, each member of the class, in rotation, is to use *isn't* or *aren't* as the predicate of one of the expressions given below, without stopping to complete the sentence. The first pupil should be ready to take up the exercise where the last one leaves off. When *isn't* and *aren't* have been used with all the subjects, *doesn't* and *don't* should follow, then *wasn't* and *weren't*. If everybody is attentive, the seventy-five answers should be given in two minutes. The exercise may be varied by using the interrogative form.

isn't, aren't
doesn't, don't
wasn't, weren't

The firm
 You
 Our customers
 The boy
 That young lady
 These goods
 It
 This kind of oranges
 Such stenographers
 Many people
 Twelve dollars
 Some of the machinery
 A number of girls

The cashier
 Their salesmen
 The mistakes
 A corporation
 They
 The stockholders
 He
 A few members
 Oats
 One of the office boys
 The proceeds
 The number of accidents

Irregular verbs. The parts of some of the irregular verbs commonly used in business are given below:

Present	Past	Perfect participle
arise	arose	arisen
be	was	been
bear	bore	borne, born
beat	beat	beaten
become	became	become
begin	began	begun
bid (make an offer)	bid	bid

Present	Past	Perfect participle
bid (invite)	bade	bidden
bite	bit	bitten
blow	blew	blown
break	broke	broken
bring	brought	brought
burst	burst	burst
buy	bought	bought
choose	chose	chosen
come	came	come
cost	cost	cost
do	did	done
draw	drew	drawn
drink	drank	drunk (<i>not</i> drank)
drive	drove	driven
eat	ate	eaten
fall	fell	fallen
flee	fled	fled
flow	flowed	flowed
fly	flew	flown
forbid	forbade	forbidden
forget	forgot	forgotten
freeze	froze	frozen
get	got	got, gotten
give	gave	given
go	went	gone
grow	grew	grown
hang (suspend)	hung	hung
hang (execute)	hanged	hanged
hide	hid	hidden
know	knew	known
lay	laid	laid
lead	led	led
leave	left	left
lend	lent	lent
let	let	let
lie (rest)	lay	lain
lie (tell a lie)	lied	lied
pass	passed (<i>not</i> past)	passed (<i>not</i> past)
pay	paid (<i>not</i> payed)	paid (<i>not</i> payed)
prove	proved	proved (<i>not</i> proven)
ride	rode	ridden

Present	Past	Perfect participle
ring	rang	rung
rise	rose	risen
run	ran	run
see	saw	seen
set	set	set
shake	shook	shaken (<i>not</i> shook)
show	showed	shown
sing	sang	sung
sit	sat	sat
sow	sowed	sown, sowed
speak	spoke	spoken
spring	sprang	sprung
steal	stole	stolen
strive	strove	striven
swear	swore	sworn
swim	swam	swum
take	took	taken
teach	taught	taught
tear	tore	torn
think	thought	thought
throw	threw	thrown
wear	wore	worn
weave	wove	woven
write	wrote	written

EXERCISE

In the skeleton sentence for each tense, use the correct form of the verbs listed below, taking care to complete each sentence in some intelligible way. If you have difficulty with irregular verbs, you should review this exercise from time to time till the correct forms "sound right."

<i>accept</i>	<i>bite</i>	<i>draw</i>
<i>affect</i>	<i>blow</i>	<i>drink</i>
<i>arise</i>	<i>break</i>	<i>drive</i>
<i>bear</i>	<i>bring</i>	<i>eat</i>
<i>beat</i>	<i>buy</i>	<i>effect</i>
<i>become</i>	<i>choose</i>	<i>fall</i>
<i>begin</i>	<i>come</i>	<i>flee</i>
<i>bid (make an offer)</i>	<i>do</i>	<i>fly</i>

<i>forbid</i>	<i>raise</i>	<i>speak</i>
<i>forget</i>	<i>ride</i>	<i>spring</i>
<i>freeze</i>	<i>ring</i>	<i>steal</i>
<i>give</i>	<i>rise</i>	<i>strive</i>
<i>go over</i>	<i>run</i>	<i>swear to</i>
<i>grow</i>	<i>see</i>	<i>swim</i>
<i>hide</i>	<i>set</i>	<i>take</i>
<i>know</i>	<i>shake</i>	<i>teach</i>
<i>lay</i>	<i>show</i>	<i>tear</i>
<i>let</i>	<i>sing</i>	<i>throw</i>
<i>lie</i>	<i>sit</i>	<i>wear</i>
<i>loose</i>	<i>sow</i>	<i>write</i>
<i>lose</i>		

*Present***Today I (or it) . . .***Past***Last night I (or it) . . .***Present perfect***Many a time I have (or it has) . . .****EXERCISE**

Write sentences using the present perfect tense, passive voice, of each verb italicized in the foregoing exercise. Follow the skeleton form given below, making a complete, intelligible sentence in each case.

I have been (or It has been) . . .**EXERCISE**

Correct the errors in the sentences that follow:

1. A list of names are usually indexed alphabetically.
2. I have been employed by The Crosby Company for eight months last year.
3. Our products always have and always will be entirely satisfactory.
4. Each letter sent to the different customers are the same.
5. We do not hesitate in saying that these articles will please you.
6. As we are retiring from business, it is necessary that he secures another position.
7. Upon these cards are his name, address, and telephone number and tells where he is every hour of the day.
8. Dress plainly and wear good clothes as a means to advertise.

9. We wish that you will give us all the information you can regarding Harold Fairchild.

10. I will be glad to send samples.

11. Letters can easily be found which were filed for many years.

12. I will be twenty-one my next birthday.

COMMON VERB ERRORS

address. It is now considered correct to speak of *addressing* envelopes and we have the addressograph to do it. Formerly envelopes were always *directed*.

advise. A word overworked in business correspondence. It means *to offer advice*; not *to inform*, or *to tell*. "Kindly advise me what to do with the surplus," is correct. In the sentence, "I will advise you when the goods are shipped," *notify* is a better word.

aggravate. *Aggravate* means *to make heavier, to intensify*. It does not mean *to annoy*, or *to vex*. Do not say, "He aggravates me."

blame onto. "He blamed me for it," is correct; not "He blamed it onto me."

busted. A vulgarism to be avoided.

can but, cannot but. "I can but ignore the error," means "I can only ignore it; I can do nothing more." "I cannot but ignore the error," means "I cannot help ignoring it."

can't seem. "I can't seem to understand the sliding scale of wages." Say rather, "I don't seem able to understand. . . ." Avoid also *couldn't seem*.

claim, declare, assert. *Claim*, correctly used, means *to lay claim to, to demand*; as, "to claim damages." "He claimed that the button holes were all hand made," should be "He insisted (*or* declared) that the button holes were hand made.

contain, bear. A guide card in an index may *bear* a number, but it does not *contain* the number. A bill may *contain* several incorrect items.

deem. "I deem it wise to inform you," is correct, but stilted. Say, "I think I had better tell you."

demean, debase. *Demean* means *to behave one's self*. "I would not demean myself to reply to your argument." Wrong. Say, "I would not debase myself to reply."

deny. Do not use the expression, "deny the fact." The reason is obvious.

deprecate, depreciate. *Deprecate* originally meant *to avert by prayer*; hence, *to strive to avoid, to disapprove*. *Depreciate* means *to set a low*

value on, or *to grow less valuable*. We *deprecate* strikes. We may, or may not, *depreciate* what a speaker has just said. Canadian Pacific stock may be *depreciating*.

disremember. A vulgarity. Use *forget*.

enthuse. You may become *enthusiastic* when you are filled with enthusiasm, but you do not become *enthused*. Avoid the word.

expect, suppose. "I expect you received a great many orders last week." Wrong. *Expect* refers to the future, not to events that have already happened.

expect likely. Avoid the expression.

fill full. "I filled the inkwell full this morning." Wrong. Omit *full*. A container may be *filled* with something, or it may be *full* of something, but it is not *filled full*.

get to go. Say, "I didn't go," rather than "I didn't get to go."

give way, give away. Not to be confused. "The timbers underneath gave way and the floor settled under the weight."

got. *Have got* is correct when you are speaking of something which you *did get*; as, "I have got the papers you sent me for." "She has got red hair and a long nose," is not correct because she probably had nothing to do with getting them.

guess. An abused word. Use *think*, or *believe*, when the idea of conjecture is not present. Avoid, "I don't guess I'll go."

had as leave, had as lief. The first expression is never correct.

had have. "If I had have known that you wanted a typist, I could have sent you one last week." Omit *have*.

intend. "Today I intend to go. Yesterday I intended to go (*not* to have gone)." "We intended to change (*not* to have changed) our advertisement this week."

know as, know that. Say, "I did not know that it had come," *not* "as it had come."

launder, laundry. Collars are laundered (*not* laundried) in the laundry.

learn, teach. You must do your own *learning* but another person may *teach* you. Do not say, "He learned me to use the geographic file."

locate, find. *Locate* is a good word, but should not entirely supplant the word *find*.

look it! A childish expression. Avoid it.

make. "How much do you make on this article?" has the sanction of careful writers of business English.

meant. "I meant to do this," is correct, *not* "I meant to have done this." See *intend*.

move you. In making a motion in a parliamentary body, do not say, "I move you (*or* I make a motion) that four thousand dollars be set aside as a reserve fund." Say, "I move that. . . ."

need, needs. "He needs to indorse this check." "He need not appear in person." Observe the dropping of the *s* when a negative is used.

OK-ing, OK-d, OK-s. "The purchasing agent OK'd the requisition for office supplies." "The auditor OK's the bills." "These papers lack the necessary OK's."

open up. "We plan to open up a store on Wabash Avenue next month." Omit *up*.

pardon me, excuse me. These expressions are not always synonymous. One who has committed a blunder should say, "Pardon me," but he should say, "Excuse me," if he wishes to leave the room, or if he wishes to break off a conversation to answer the telephone.

proven, proved. *Proved* is the preferred form.

realize. A good business word meaning *to obtain in the form of money*; as, "How much did you realize on those building lots?" "What profit did we realize on the January White Goods Sale?"

says I, said I. Avoid saying "Here, says I, what are you doing with my umbrella?" Avoid also "Thinks I."

send remittance. We do not *send* remittances, we *make* them.

stricken, struck. We ask to have a resolution *stricken* from the minutes. A man may be *stricken* with apoplexy. The keys of a typewriter should be *struck* sharply.

suspicion, suspect. Do not say, "They suspicion the assistant bookkeeper."

take and. Some people cannot "go" anywhere, they must "take and go." If they cannot pay cash, they will "take and give a note."

think for. "There is more money in the till than I thought for." Use *supposed*.

type, typewrite. *Type* has the merit of being shorter. It sounds better to say, "I typed the letter," than to say, "I typewrote the letter."

THE PRONOUN IN SPOKEN ENGLISH

Indefinite *they*. Do not use *they* when the reference is uncertain.

Wrong

They are always making mistakes in that office.

Right

Mistakes are often made in that office.

Wrong

This is what they told me to do.

They make a great many autos in Detroit.

Right

This is what I was told to do.

A great many autos are made in Detroit.

They for *he*, etc. Care should be taken not to use *they* when a singular pronoun is required.

Wrong

When the buyer examines the rug closely, they will find that it is loosely woven.

If a concern wants to collect their bills, they send out a series of letters, called a collection series.

Right

When the buyer examines the rug closely, he will find that it is loosely woven.

If a concern wants to collect its bills, it sends out a series of letters, called a collection series.

Indefinite *it*. Do not use *it* when the reference is uncertain. The error in the following sentences will be evident, if you will try to point out the word to which *it* refers:

Wrong

The agent of the transportation company should examine the damaged articles and make a notation of it on the freight receipt. (Observe that *it* means *the damage* and that damage has not been mentioned.)

If a man owes you, send them a letter asking for it.

Goods in bulk are exposed to flies and dirt which tend to make it unwholesome.

Right

The agent of the transportation company should examine the articles and should make on the freight receipt, a notation of the damage done.

If a man owes you, send him a letter requesting payment.

Goods in bulk are exposed to flies and dirt which tend to make the food unwholesome.

Confusion of cases—Nominatives: *I, he, she, we, they, who*. These should never be used as the object of a verb or of a preposition.

Wrong**Right**

Just between you and I.

Just between you and me.

You can do this better than him.

You can do this better than he (can).

I did not suppose it was her who asked for the quotation.

I did not suppose it was she who asked for the quotation.

Us clerks are to have an outing next Saturday.

We clerks are to have an outing next Saturday.

Them are the best pens I have tried.

They are the best pens I have tried.

Whom do you suppose did it?

Who do you suppose did it?

Give this note to whomever happens to be in the office.

Give this note to whoever happens to be in the office.

Confusion of cases—Objectives: *me, him, her, us, them, whom.* These should never be used as the subject of a finite verb.

Wrong**Right**

Him and me was there when it happened.

He and I were there when it happened.

The firm gives we clerks a half holiday on Saturdays.

The firm gives us clerks a half holiday on Saturdays.

Who is this package for?

Whom is this package for?

Who did you suppose it to be?

Whom did you suppose it to be?

I supposed that it was her.

I supposed that it was she.

I supposed it to be she.

I supposed it to be her.

Confusion of cases—Possessives. The possessive form of the noun or pronoun should be used before a gerund, or verbal noun.

Wrong**Right**

I will not consent to anybody doing this but Stillman.

I will not consent to anybody's doing this but Stillman.

They objected to me being present during the discussion.

They objected to my being present during the discussion.

The court has issued an injunction against the company continuing this practice.

The court has issued an injunction against the company's continuing this practice.

Where the form or the length of the expression preceding the gerund would make the possessive seem awkward, it is better to make use of a phrase beginning with *of* or *by*.

Awkward

Objection was made to The National Insurance Company of Chicago's opening a branch in St. Paul.

Improved

Objection was made to the opening of a branch in St. Paul by The National Insurance Company of Chicago.

Case difficulties in comparisons. Make sure that you thoroughly understand why the forms required vary in the following sentences. Be particularly careful of comparison in your spoken English.

1. You will be served with a summons as well as *I* (was).
2. The papers were served on him as well as *me* (as well as on me).
3. I should write to him rather than *them* (rather than to them).
4. They are more likely to hold you responsible than *him* (than they are to hold him).
5. Frederick can do the work more quickly than *I* (can).

EXERCISE

Choose the correct form of pronoun in each sentence below.

1. I am often taken to be (he, him).
2. She thinks it to be (I, me).
3. Let you and (I, me) go together.
4. (Who, whom) do you suppose will win the game?
5. Between you and (I, me), I don't believe it.
6. You are taller than (I, me).
7. The gift was sent to my sister and (I, me).
8. May Mary and (I, me) go with you?
9. Was it (he, him) that you saw?
10. Oh, no; it couldn't have been (she, her)
11. It wasn't (I, me) who (did, done) it.
12. They were disappointed as well as (we, us).

RAPID CLASS DRILL

The following exercise is designed to make habitual the instant recognition of the correct form of *who* and *whom*. One

sentence should be read by each pupil of the class in rotation without any calling of pupils' names. The object is to see how quickly the whole class can go through the list three times, making a total of seventy-five responses. Observe the time required and try to better this record in subsequent recitations.

1. I am the man (who, whom) you saw.
2. (Who, whom) do you suppose will get the contract?
3. (Who, whom) do you think I saw?
4. Choose as chairman (whoever, whomever) you like.
5. (Who, whom) can I get to do this for me?
6. This is the man (who, whom) we were talking about.
7. Do you know (who, whom) I mean?
8. (Who, whom) do you represent?
9. Tell me (who, whom) gave it to you.
10. (Who, whom) do you suppose gave me this large order?
11. (Who, whom) do you suppose it can be?
12. This is a man (who, whom) I think you know.
13. This is a man (who, whom) I think will do the work.
14. This is the lady (who, whom) you were looking for.
15. (Who, whom) is that check for?
16. Was it this man (who, whom) you saw at the station?
17. (Who, whom) do you mean?
18. Give it to (whoever, whomever) wants it.
19. (Whoever, whomever) you meet, do not speak to him.
20. She doesn't know (who, whom) to ask for.
21. Here is a boy (who, whom) I know to be honest.
22. Here is a boy (who, whom) I know is honest.
23. (Who, whom) was this check indorsed by?
24. (Who, whom) did you say verified this footing?
25. (Who, whom) did you say this shipment was for?

EXERCISE

Correct the indefinite reference of pronouns and any other errors in the sentences given below.

1. On account of bankruptcy they were forced to close their business which was last week.
2. Street car advertising is one of the best methods of introduc-

ing new products. Thousands of people travel on the street cars daily, therefore they must be seen by the many who ride in them.

3. Behind these guides are folders containing each man's correspondence that you do business with.

4. Even if a person is poor they may be honest.

5. Without the telephone a large city would have to have many messenger boys which would be expensive.

6. Consider me an applicant for the young man's position who just left your employ.

7. In response to the advertisement, people rush to the store where they find that they are not at all what they advertised them to be.

8. When a store gets so they advertise every day people get tired reading them and they will not look at them at all.

9. Buy goods of the Atlantic Biscuit Co. They exercise the utmost care in packing. They come in sealed packages and never become stale.

10. Dunning letters ask some one to pay them the money they owe.

11. The clothing salesman who wears neat clothes has a better chance of selling them than one who dresses shabbily.

EXERCISE

In some of the sentences given below the wrong form of pronoun precedes the gerund, or verbal noun. Make the necessary corrections.

1. I never heard of him drinking.

2. He has no objection to me doing it.

3. The cost of transportation would be reduced by this country's owning its own merchant marine.

4. Because of you being one of our old customers we are pleased to make you a special price.

5. He always insists upon his office help being neat.

6. You needn't fear them becoming stale.

7. We formerly had to depend upon our goods being carried in foreign vessels.

EXERCISE

Fill the blanks with appropriate pronouns.

1. The firm does not pay —— bills promptly.

2. The committee is ready to submit —— report.

3. Each typist has —— own machine. (*a.* When all the typists are young women; *b.* When all are men; *c.* When some are women, some, men.)
4. Every one in the office must attend to —— own affairs.
5. The company refuses to lower —— price.
6. If a customer receives goods in bad condition, —— should notify the shipper at once.
7. When a person receives an inquiry, —— should answer it without delay.
8. Not every man can have —— life insured.
9. Anybody can have —— check certified at the bank where —— money is on deposit.
10. One never knows how much —— can undergo till —— endurance has been tested.

RAPID CLASS DRILL

Pupils should recite in rotation, inserting the correct forms of (*a*), (*b*), and (*c*) in the blank spaces of the phrases below. Observe the time required for the entire exercise and try to better this in subsequent recitations.

- (*a*) Him and me, or he and I
- (*b*) You and me, or you and I
- (*c*) Her and me, or she and I

- | | |
|---|--|
| 1. They sent it to . . . and . . . | 10. She expected . . . and . . . |
| 2. . . . and . . . did it. | 11. They asked . . . and . . . |
| 3. Leave that work to . . . and . . . | to go. |
| 4. She supposed the men to be . . . and . . . | 12. Should . . . and . . . ask about it? |
| 5. Between . . . and . . . it was completed. | 13. It will be corrected by . . . and . . . |
| 6. They thought it was . . . and . . . | 14. . . . or . . . should accept it. |
| 7. The cashier will pay . . . or . . . | 15. The lady wished . . . and . . . to help. |
| 8. She knew it to be . . . and . . . | 16. Shall . . . and . . . verify the footings? |
| 9. . . . and . . . will do it. | 17. He offers it to . . . or . . . |
| | 18. We have been foolish, . . . and . . . |

COMMON NOUN AND PRONOUN ERRORS

bushel, bushels. Do not say "forty *bushel* of oats."

business. What *business* had he to reply in such a way to Mr. Carter's letter? Say "What right," or "What reason."

combine, combination. Do not speak of *a combine*. *Combine* is a verb.

date, appointment, engagement. "I have a date with the vice-president at two o'clock this afternoon," is vulgar.

deal. "We made a deal with the company," is vulgar. Use *agreement*, or *transaction*. The expression "a great deal" is considered better than "a good deal."

depot, station. In speaking of the place where passengers assemble, use *station* in preference to *depot*.

either, any. *Either* means *one of two*, and should not be used in speaking of more than two persons or things. He has not cashed *any* (not *either*) of the four checks. *Either* of the two methods is satisfactory.

either one. If you know that a salesman took one of two trains—the 9 o'clock train west, or the 9:32 train east—do not say, "I am sure he took either one." Say, "He took one or the other." He may have been free to choose *either one*; but after his choice was made he took *one or the other*.

foot, feet. Do not use *foot* for the plural except in compound adjectives; as, a *ten-foot* pole, but not a pole *ten foot* long.

-ful. The plural of *pailful*, *shovelful*, *handful*, *spoonful* and the like depends upon the meaning. If you fill one pail three times, you have three *pailfuls*. If you fill three separate pails, you will then have three *pails full*. The forms *handsful*, *spoonsful*, etc., are incorrect.

gents. Avoid the abbreviated form. *Gents' Furnishings* is giving way to *Men's Furnishings*.

he, he or she. Do not say, "If any member of our office force wishes to leave at 3 o'clock, he or she may do so." Say, "he may do so." The masculine pronoun properly refers to both sexes. If all members of the office force are women, *she* is the correct form.

her'n, his'n, your'n, our'n, their'n, founded on analogy with *mine*, are all incorrect.

hopes. Avoid the expression "in hopes"; as, "I was in hopes the shipment would arrive this morning."

inch, inches. Do not say "five inch long." See *foot*.

it's, its. *Its* is possessive; *it's* means *it is*.

kind. *These kind* and *those kind* are incorrect. Say, "I could never do that kind of examples in school." "I like navel oranges better than this kind."

lady. *Madam* is a much better word in addressing a stranger. Do not say, "Pardon me, lady, you dropped your purse."

let's us. *Let's us* take the 7:15 train. Wrong. *Let's* alone means *let us*.

loan. Do not say, "Give me the loan of your knife." Say, "Lend me your knife."

lots. A much overworked word. Try to avoid such expressions as "lots of money," "lots of fun," "lots of time," "lots of firms." Use *plenty*, *a great deal*, or *a great many*.

majority. Reserve this word for things that are counted, particularly votes. Do not say, "The majority of the work is done," or "We recovered the majority of the money." *The larger part* is preferable.

outside. Avoid the phrase *at the outside* in the sense of *at most*; as, "He hasn't over ten thousand dollars at the outside."

party, person. In telephone usage *party* is allowable for *person*, but you should avoid such expressions as that large *party*, meaning that large *person*.

president. If the presiding officer of a parliamentary body is a woman, address her as *Madam President*, rather than *Miss President*, or *Mrs. President*.

residence, location. Do not say, "The store has changed its residence." Say, "The location of our store has been changed."

right. The expression, "have a right to," should not be used to mean *might be expected to*. "He has a right to be a poor speller for his father could not learn spelling," is incorrect.

same. Not to be used in place of a noun or pronoun. Do not say, "We have your check for \$36.92 and thank you for same."

say. Not to be used as a noun; as, "You have no say in this matter."

shape. Avoid the expression "in good shape"; as, "He finished the work in good shape."

show. "They didn't give me a *show*, meaning *opportunity*," is incorrect.

sort. *These sort* and *those sort* are incorrect; as, "Mr. Straus likes these sort of pens, but he won't have those sort in the office." Say *this sort* and *that sort*. See *kind*.

specialty, speciality. Use *specialty*.

team. Two or more horses harnessed together make a *team*. Eleven

boys may make a football *team*. A horse and a carriage do not form a *team* any more than a man on foot and the horse which he is leading form a *team*.

they is, there are. Do not say, "They is a number of men standing outside."

try. Avoid *try* as a noun; as, "Won't you give me a try at it?" Say, "Won't you give me an opportunity?" or "Won't you give me a trial?"

typewriter, typist. *Typewriter* means both the machine and the operator. For this reason, it seems better to call the operator a *typist*.

us salesmen, we salesmen. "Us salesmen were given strict orders to keep away from Statonville." Wrong. Say "We salesmen." Observe, however, that the form is correct in "They gave us salesmen strict orders to keep away from Statonville."

which. Do not use *which* to refer to a whole clause of a sentence; as, "With this order they did not send the money, which puzzled the clerk."

whole lot. "There is a whole lot in knowing how to buy your goods to advantage." Say rather, "a great deal."

COMMON PREPOSITION ERRORS

at. To be omitted in such expressions as "Where is he at now?"

at about. This is objectionable in expressions like "I will come to your office at about 3:15." Omit *at* if the exact time is in doubt; omit *about* if the time is certain. *At about* is permissible in some expressions; e. g. "We shall have to fix the price of this attachment at about four dollars."

as per, according to. Phrases like "as per specifications," have been condemned, but they have the authority of careful writers of business English.

beside, besides. As prepositions, these words have different meanings. He sat *beside* (at the side of) his son. He leaves two daughters *besides* (in addition to) his son.

between, among. As a rule, *between* should be used only when two things are compared, *among* when three or more are considered. There are certain well-established expressions which violate this rule; e. g., "Train No. 423, running daily between Albany, Utica, Syracuse, Rochester, and Buffalo, has been discontinued." *Among* would not be allowable here.

between each. "Between each paragraph there is a double space." Wrong. Say, "Between paragraphs," or "After each paragraph."

differ with, differ from. We may *differ with* another person as to what a thing is worth. Persons and things may *differ from* each other. I may *differ from* you in appearance without *differing with* you in opinion.

different. Do not say, "This motor is different *to* that one," or "is different *than* that one." The correct form is "different *from* that one."

in back of. Say, "Behind (*not in back of*) the counter."

in, into. *Into* denotes a change of location. He went *into* the store. While he was *in* the store the chauffeur sat *in* the car. Do not say, "I read the notice *into* the paper."

inside, within. We shall finish *within* (*not inside of*) a week. *Inside* (*or Within*) the stores were more displays.

no use, of no use. "It's *of no use* to say anything," is correct.

off of, from. Do not say, "That fellow stole a sweater *off of* me," or "He tried to borrow a dollar *off of* me."

onto, upon. *Upon* is preferable in sentences like "Put these special sale goods *onto* this counter."

out of. "We are just out of olive oil this morning," meaning "Our supply of olive oil is exhausted," offends the ear of some people, but it has wide sanction among business men.

outside of, in addition to. Do not say, "He has no property here *outside of* the house on Brighton Avenue."

per, a. "Three dollars a day," "forty cents a pound," "twenty dollars a thousand," are preferable to "per day," "per pound," etc.

till, as far as. *Till* refers to time, not distance. Do not say, "I will walk with you *till* the post office."

to home, at home. You may go *to your home* and when you have arrived you are *at home*. Do not say, "He was not *to home* when I called."

without, unless. Do not use *without* as a conjunction. We cannot send the goods *unless* you send the money with the order. Not *without* you send. . . .

CONJUNCTIONS

A carelessly connected sentence lacks clearness. For this reason conjunctions, while apparently a small part of the sentence, are in reality of vital importance in making the meaning unmistakable.

Using too many *and*'s. This error is due to the failure of the speaker or writer to subordinate the minor parts of his sentences to the parts that are of greater importance. In the sentences given below, observe how expressing the most important idea in the principal clause and the other ideas in subordinate clauses makes the meaning clearer.

Weak

In 1920 I graduated from high school and went to work for McFarlane & Co., and I worked for them till Mr. McFarlane died and then I decided to get work nearer home and so I left their employ.

Walter Arnold has applied for a position as assistant bookkeeper and time clerk and to make himself generally useful about the office and has referred to you.

Improved

After graduating from high school in 1920, I was employed by McFarlane & Co. until the death of Mr. McFarlane, when I left my position because I had decided to obtain work nearer home.

Walter Arnold, who has applied for a position as assistant bookkeeper, time clerk, and general office assistant, has given your name as a reference.

Confusing *but* with *and*. *But* introduces an idea which is adverse to the one which precedes; *and* introduces an idea which is additional but not adverse to the one which precedes.

Wrong

These index cards are 3 x 5 inches and are placed in a long drawer but they are arranged alphabetically.

We believed that this sales letter would be weak in pulling power, and it proved to be the best of the series.

Right

These 3 x 5 index cards are placed in a long drawer and are arranged alphabetically.

We believed that this sales letter would be weak in pulling power, but it proved to be the best of the series.

so that, such that. These expressions should not be used interchangeably.

Wrong

This advertisement is written in a way so that it attracts attention.

Right

This advertisement is written in such a way that it attracts attention.

This advertisement is written so well that it attracts attention.

Correlative conjunctions. Care should be taken to place the parts of the correlative immediately before the words or expressions to be connected. These words or expressions should have the same office in the sentence.

Wrong

He not only paid the interest but also the principal. (Before a verb and a noun.)

Right

He paid not only the interest but also the principal. (Before a noun and a noun.)

The commoner correlative conjunctions are listed below.

either—or
both—and

neither—nor
not only—but also

whether—or

Improper subordination. Ideas which are clearly of unequal rank should not be connected by *and* or *but*.

Poor

This refrigerator is well made and we guarantee it for two years.

Better

This refrigerator is so well made that we guarantee it for two years.

The *also* fault. Do not attach an apparently forgotten idea to a sentence by using *also* to introduce it. Avoid beginning a sentence with *also*.

Wrong

We carry in stock a full line of gas ranges, also gas plates.

He has the contract for paving the street. Also he put in the gutters.

Right

We carry in stock a full line of gas ranges and gas plates.

He put in the gutters and has the contract for paving the street.

The *and which* fault. Use *and* or *which* but not both, unless there are two clauses introduced by *which*.

Wrong

This furnace is of large capacity and which will heat a large house.

Right

This furnace is of large capacity and will heat a large house.

This furnace, which is of large capacity, will heat a large house.

Let me have the check which Smith sent us and which has just been returned by the bank stamped No Funds.

COMMON CONJUNCTION ERRORS

all the further, as far as. Do not say, "This is all the further I went."

as long as, since. *As long as* you are going to stay here, I will leave. Use *since*, or *because*.

because. The reason I was not here yesterday was *because* my mother was sick. Avoid the expression "the reason is . . . because." Use *that* instead of *because*.

but that, but what. I don't know *but what* I shall buy the car. Wrong. Say, "but that."

directly, as soon as. Do not say, "Directly the order is received, the goods will be shipped."

except, unless. Do not say, "We cannot send this except you advance the express charges."

if, whether. When *or not* is expressed or easily supplied, use *whether*. We are not sure *whether* or not all our stock was sold out. I do not know *whether* your order has reached our shipping department (or not).

that . . . that. Avoid unnecessary repetition of the conjunction; as, "It was announced that when the vote had been taken, in the event of a tie, that the chairman could vote." Say, "It was announced that the chairman could vote in case of a tie."

where, that. Do not say, "I read in the paper where the supply of copper is not equal to the demand."

without, unless. Do not say, "Without you take these bargains now, you will not get them." *Without* is not a conjunction.

ADJECTIVES AND ADVERBS IN SPOKEN ENGLISH

most, almost, mostly. *Most* is an adjective in the superlative degree (*much, more, most, or many, more, most*). *Almost* and *mostly* are adverbs. When the idea of *nearly* is to be expressed, use *almost*, never *most*. *Mostly all* should be avoided; as, "They are mostly all foreigners." Omit *all*.

1. I have almost (i. e. nearly) finished my work.
2. Almost (*not* most) everybody does it.
3. Most of us make mistakes at times. (Observe that *nearly* does not fit here.)

Distinguish "He has a most perfect record," from "He has an almost perfect record."

EXERCISE

Use *most* or *almost* in the following sentences:

1. I —— always make that mistake.
2. —— all the letters are answered.
3. It is —— time to go.
4. —— of these replies are short.
5. He comes here —— every day.
6. My transcription is —— done.
7. You may have it —— any time.
8. —— any good bookkeeper can open such a set of books.
9. His reports are —— always correct.
10. —— every one of these letters has a misspelled word.

EXERCISE

Correct any of the following which are incorrect:

1. The report is most too good to be true.
2. It is most time for the train to arrive.
3. She most always does it that way.
4. Mostly any person can afford a telephone.
5. I can do mostly everything about an office.
6. Mostly all business men are careful in selecting office help.
7. This expression is used mostly in business letters.
8. Before the day of the auto, all transportation was done mostly by train.

Double negative. Avoid using two negatives where only one is needed. Bear in mind that *hardly* and *scarcely*, *only* and *but* are frequently negative in meaning.

Wrong	Right
I ain't got no money.	I have no money.
I haven't no money.	I haven't any money.
I haven't got no money.	
He can't hardly do it.	He can hardly do it.

EXERCISE

Examine the following for double negatives. Make the necessary corrections. If you are guilty of such errors in your daily speech, make up your mind to eliminate them.

1. There isn't time for it, I don't think.
2. I can't pay only half of my account.
3. They couldn't scarcely read his writing.
4. I won't take but a minute of your time.
5. I didn't say nothing.
6. Don't you see nothing wrong with that?
7. We ain't got no better paper.
8. That don't make no difference.
9. They didn't hardly know me.
10. There wasn't no one there but Mr. Dalrymple.
11. I didn't never say that.
12. We cannot make this offer only for November.
13. They haven't but three clerks.
14. None of the goods didn't come yet.

COMMON ADJECTIVE AND ADVERB ERRORS

a, an. Use *a* before words beginning with a *consonant sound*; *an* before words beginning with a *vowel sound*. *A* union, *a* haberdasher, *an* onion, *a* humble man, *an* herb, *a* university.

above. "The above statement" is now generally recognized as being correct in business English.

after, afterward. Do not say, "I will do that after."

already, all ready. They have *already* arrived. They are not *all ready* for work.

alright. Never correct. Use *all right*.

any, any other. It is incorrect to say, "Our coal is better than any on the market," because our coal itself is on the market.

any place. I could not find him *anywhere*. Not *any place*.

anywheres. Say *anywhere*.

at. Omit *at* in sentences like, "Where are you at?"

at that. A vulgarism. He spent an hour on this work and made a bad mistake *at that*.

at this time. Do not say, "We do not know at this time when we shall be able to obtain this model from the manufacturer." Omit *at this time*.

attached, inclosed. A paper clipped or fastened to another is *attached* to it. A paper may be *inclosed* in the same envelope with a letter without being *attached* to the letter.

attached hereto. In a letter you may speak of *attached* papers, but it is unnecessary to say that they are *attached hereto*.

awful. This means *full of awe*, *full of dread*. Do not say, "I think Miss Shaw is awfully nice." "Awful accident" may be correct.

bad, very much. Do not say, "I want my money and I want it bad."

bimonthly, semimonthly. The first means *once in two months*; the second, *twice in one month*. Compare *biennial* and *semiannual*.

both, each. "I have just given an increase to both boys," is incorrect. Say, "increases to both boys," or "an increase to each of the boys."

both alike. These form letters are *both alike*. Omit *both*.

credible, creditable. *Credible* means *believable*. His story seems almost *incredible* (unbelievable). *Creditable* means *praiseworthy*, *estimable*. His conduct has been most *creditable*.

due to. "The success of the scheme was due to advertising," is correct. "Our competitors did not succeed, due to neglecting opportunities," is incorrect because there is no noun which *due to* may modify.

each and every. We give a premium with *each and every* purchase. Use one word or the other, but not both.

elegant. An overworked word. Do not say, "an elegant time," "an elegant flat iron," "an elegant door mat." Reserve the word for things that have some claim to elegance.

elicit, illicit. *Elicit* means *to draw out*. We *elicit* information from a reluctant witness. *Illicit* means *unlawful*, *illegal*. Every effort is made to prevent *illicit* trade with Canada.

eligible, legible. *Eligible* means *qualified for office*; *legible* means *readable*. Do not confuse them.

farther, further. *Farther* applies to distance; *further* means *additional*. Thus we say, "the farther building," "further delay," "five miles farther," "until further notice," "further deliberation," "further concessions."

few, a few. *Few* has the negative idea of *not many*. "Few persons realize how much our postage bill is." *A few* has no negative suggestion, but makes a positive assertion. "A few people are wise enough to do their shopping early in the day."

fewer, less. *Fewer* is used for things that are counted, and *less* for other quantities. "Fewer hours and less pay," is correct. However, observe the expressions, "less than four hours," "less than five dollars."

fine. A much overworked word. Make occasional use of *excellent*, *beautiful*, *delicious*, *attractive*, *neat*, *interesting*, etc.

first three. Say, "The first three rows of seats are reserved," not "The three first rows." The seats are divided into groups of three rows each, and you may properly speak of *the first three*, *the second three*, etc.

former, latter. *Former* refers to the first of two persons or things mentioned, the *latter* to the second mentioned. They should not be used with more than two things. Do not say, "I just met Mr. Rhodes, Mr. Pyne, and Miss Clifford, who were out driving in the latter's car."

funny. Not to be used for *remarkable*, *strange*. Do not say, "Wasn't it funny that he was killed so suddenly?"

good. Used correctly by business men to mean *financially responsible*; as, "Is he good for that amount?"

great big. Use one or the other, but not both.

honorable, the honorable. On an envelope, "Hon. Elihu Root," or "Honorable Elihu Root," would be correct. In a sentence *the* should precede; as, "We had the privilege last evening of hearing the Honorable Elihu Root." "The Honorable Mr. Root," would have been equally correct, but the forms "Honorable Root," and "the Honorable Root," must never be used. The title "Reverend" is similarly used.

horrid. Girls have a tendency to apply this word to everything *disagreeable*, *disgusting*, *improper*, *bad*, etc.

how. That is *how* he does it. Say, "That is the way he does it."

kind of. Say, "What kind of typewriter have you?" *not* "What kind of a typewriter have you?" You may say, "He is a kind of genius," but do not say, "He is kind of careless." Say "rather careless," or "somewhat careless."

last, latest. *Last* means *final*; *latest* means *most recent*. We may speak of a *last* will and testament, the *latest* news, a firm's *latest* offer (probably not the *last*). *Last* is used for *latest* in a few idiomatic expressions like "last week," "last year."

last two. See *first three*.

less, lower. Do not say, "We cannot sell this at a less price."

like. In searching for the right adjective to describe an object, do not use *red-like*, *tall-like*, *old-like*, etc.; as "The rug was beautiful. It was sort of green-and-red-like and it was kind of thick and fluffy-like." See *kind of* and *sort of*.

mad. Don't use *mad* in the sense of *angry*. *Mad* men are confined in padded cells.

mighty. *Mighty* fine, *mighty* large, *mighty* weak, *mighty* small, are some of the instances of overworking this word.

more preferable. You may say *preferable*, or *more desirable*, but not *more preferable*.

much of any. Avoid such expressions as, "We do not have much of any call for heavy brooms," and "He does not work much of any." The expression should be *much, if any*, but *much* is usually sufficient.

never. Do not use *never* for *not*; as, "I never saw him last night." Of course, *never* should not be used as a verb; as, "You cashed this check, didn't you?"—"No, I never."

new beginner. Say, "She does very well for a beginner."

nohow. Do not say, "I cannot understand his actions nohow." Omit *nohow*.

not a one. Omit *a*.

nowhere near. Do not say, "We are nowhere near done." Say, "We are far from being done," or "We are not nearly done."

nowheres. Say *nowhere*.

out loud, aloud. Say, "I could hardly speak aloud."

plenty good enough. Omit *plenty*. *Plenty* is a noun.

posted. Do not say, "He is a well posted financier," when you mean *well informed*.

powerful. The use of this word in the sense of *very*, or *exceedingly*, is to be condemned; as, "He looks well, but he is powerful weak."

practically all. *Virtually all* is better than *practically all*.

presently, at present. *Presently* means *soon*; *at present* means *now*. Do not say, "She is presently working in a drug store."

quite. *Quite some time*, *quite a lot*, *quite a few*, etc., should be avoided. *quite* really means *entirely*; as, "I have not quite finished."

rarely ever. "I rarely ever go into that store." Omit *ever*.

real. This word is to be avoided in such expressions as "a real

good bargain," "real nice silk," "I am real glad to know that you have accepted our offer."

reverend. See explanation under *honorable*.

right along. A colloquialism to be avoided. I will order this *right along*. Say *at once*. He has been coming here *right along* for a month. Use *continuously*.

right away. Objection is made to this expression in the sense of *at once*, or *immediately*. It should never be confused with the legal expression, *right of way*.

right off. Say *at once*, or *immediately*.

right smart. A colloquialism from the South, to be avoided.

said. Expressions like "the said purchase" are correct only in contracts or in other legal papers where it is important to show that the purchase is the one previously mentioned or *aforesaid*.

secondhand, secondhanded. Prefer the shorter form. *Underhand* is preferred to *underhanded*.

seldom ever. I *seldom ever* enter the place. Omit *ever*. *Seldom or ever* is incorrect. *Seldom if ever* is correct.

size, sized. A shoe clerk may properly say, "What size do you wear?" or "What sized shoe is the old one?" *Size* should not be used as an adjective.

so. Avoid *so* in the sense of *very*; as, "I am so glad you decided to take the solid mahogany table and chairs."

some, somewhat. Do not say, "I am some tired." Of course, the slang use of *some* should be avoided; as, "That is certainly some letter."

sort of. He was *sort of* awkward at first. Say *rather awkward*, or *very awkward*.

still in all, yet. Do not say, "He is not a rapid typist, still in all he gets as much done as most of the others."

sure. Do not use *sure* for *yes*; as, "Will you send the goods at once?"—"Sure, I will."

that there. Say simply *that*; as, "Is that (there) the boat you mean?"

the. We say "all night, all day," but in other expressions *the* is preferable; as, "all the evening," "all the morning," "all the week," "all the year."

therefore, therefor. *Therefore* means *for that reason*; *therefor* is comparatively rare and means *for that*.

these kind, those kind. See *kind* and *sort*, page 41.

this here. *This here* cap is silk, rubber lined. Say "This cap." "This 'ere" is even worse.

today, tomorrow, tonight. These words are now considered correct without the hyphen.

too, too much. Avoid the use of *too* alone before a participle; as, "He was too frightened to run." "I was too surprised to thank my friends." See *very*.

two first, two last. See explanation under *first three*.

unique. A thing is *unique* when it is *the only one of its kind*. Do not use it to mean *unusual, different*.

up. *Up* is frequently used unnecessarily with certain verbs; as, *settle, divide, write, end, start, open, finish*, etc.

up to you. A slang phrase which should be used with caution, but which seems to be establishing itself in our language.

very, very much. Like *too*, *very* should not be used alone to modify a participle in such expressions as *very pleased, very surprised, very interested, very disappointed*.

ways, wise. *Endwise, sidewise, and lengthwise* are preferable to *endways*, etc. The expression *a ways* should be avoided; as, "I will go a ways with you."

where, when. Do not use *is where* or *is when* in forming a definition; as, "A protest fee is where you do not pay a note." "Excess baggage is when you have more than the railroad will take free."

worst kind, worst way. Use *very much* in expressions like "I need the money the worst way, but I wouldn't let him know it."

would-be, prospective. *Would-be* is applied to one who wishes unsuccessfully to be something; *prospective* is applied to one who is desired by some one else to be something. Thus a bookkeeper might become a *would-be* orator; but a *prospective* customer could hardly be spoken of as a *would-be* customer.

EXERCISE

The italicized words below are not the words that should have been used. Replace each word or expression with a better one.

1. The firm's correspondence is *numerous*.
2. She has already written *as much as* twelve letters.
3. A clerk should conduct himself in a *mannish* way.
4. We thank you for your *constant* purchases.
5. The advertisement with *less* words is more *liable* to attract attention than the one with more. (Avoid also the repetition of *more*.)
6. The index cards stand *uprightly* in the tray.

7. I understand that the climate there is very *unhealthy*.
8. Bulk crackers are *free* from the flavor found in our package goods.
9. He *most* always does it that way.
10. The name of *each* correspondent is alphabetically arranged.

EXERCISE

Correct any errors in the sentences below.

1. He left Panama after two months due to the sickness of the country.
2. The moment I met Philip, William, and John, I saw that the latter was ill.
3. Directly he spoke, I recognized the salesman.
4. You can buy these kind of pens any place.
5. This shoe will wear longer than any shoe in this store.
6. I will give a letter to both of you.
7. The local company has been unable to operate its plant only five days during the past four months owing to the sugar shortage.
8. The reason we ask for this extension is because the men have gone on a strike.
9. If the draft is paid, the bank who made the collection will notify the bank where the draft was left for collection.
10. The firm draws the draft payable to themselves.
11. The advantage of such files are that letters are easily placed and easily found.
12. In this way it is possible to keep all the correspondence with each person separate from each other.
13. Each of these folders have a number.
14. The last lot of umbrellas have been very unsatisfactory.
15. Under each illustration in the book, you will find the prices and in what colors the suits come in.

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CHAPTER IV

THE SENTENCE—CLEARNESS

A SENTENCE which may be interpreted in more than one way lacks clearness and is said to be ambiguous. Every business communication should be so phrased that its meaning cannot be mistaken.

This chapter treats of the commoner violations of clearness. Study carefully each of the faults illustrated in the sentences given and make sure that you know exactly how the improved form of sentence avoids the fault.

Sentence sense. It is important that you know exactly where to end each sentence. The commonest error is that of putting too much in one sentence; the next commonest is that of putting in too little.

Too much included

Form letters are identical except for the addresses, these are usually typed in afterward.

I have been employed by Mr. Burns for a year, during that time I have kept the books and handled all the correspondence.

I was informed that you had a typewriter for sale and would like to know if it is still on sale; if so, please advise me as to the price.

When we first put this article on the market, we found that it would be a good seller and so we decided to enlarge our plant immediately so that we could supply promptly all the numerous orders which kept coming in constantly, although we could not begin to fill them all.

Improved

Form letters are identical except for the addresses. These are usually typed in afterward.

I have been employed by Mr. Burns for a year. During that time I have kept the books and handled all the correspondence.

If you still have the typewriter which you offered for sale, please inform me of the price.

This article almost immediately proved to be a good seller and, although we ran our little plant to its full capacity, we could not fill our orders. This led us to enlarge our factory in order that we might supply our customers promptly.

Too little included

We always carry a full line of tinted bond in our New York store. Also in our Chicago branch.

We should like to book your order. But we cannot agree to the terms which you propose.

A man has money in the bank in the place where he lives and owes some one in a distant city. He asks the bank to telegraph the person some money.

Improved

In our New York store and also in our Chicago branch, we always carry a full line of tinted bond.

We should like to book your order, but we cannot agree to the terms which you propose.

A man who has a bank account may ask his bank to telegraph money to one of his creditors in a distant city.

Word order. A carelessly arranged sentence sometimes conveys a meaning quite different from what is intended.

EXERCISE

Change the order of words in the following sentences so that there can be no mistake as to the meaning:

1. For two months I substituted for a friend who was ill in the American Locomotive Works.

2. A circular is a good means of bringing whatever one has to say before the public.

3. Every loaf of our bread is packed as soon as it comes from the oven in waxed paper.

4. I wish to know of Mr. Wentworth's experience, his record while employed by you, and his ability. (The object with the clause modifier should come last.)

5. A Pullman car can only accommodate a certain number of people.

6. You can just buy what you need.

7. A dunning letter is a letter sent to a person containing a bill.

8. All that has to be done in a form letter is to fill in the name and address of the person to whom it is to be sent with a typewriter.

9. Wisconsin is a good producing section for grains.

10. He doesn't take time to even clean the type of his machine.

11. Consider me for the position you offer for a general clerk in the World.

EXERCISE

Place the word in parenthesis in the correct position in each sentence. If more than one position is correct, show the difference in meaning.

1. It was yesterday that I saw him (only).
2. He took me to the station in his automobile (merely).
3. The child is about four years old (only).
4. I see him going home from work (often).
5. The man who can govern himself is fit to govern others (only).
6. Every man can do so well (not).
7. I have been planning to visit you (every day).
8. The man promised to go (immediately).
9. I supposed that he was honest (always).
10. You can blame him (hardly).
11. They insist that I am wrong (still).
12. He agreed to return the money (at once).
13. It is the duty of the correspondence supervisor to train a new typist in letter form and content (both).
14. I can find him nor his brother (neither).
15. We are complaining about the delay but about the breakage (not).

Dangling construction. Do not use a participle or a phrase in a sentence, unless the word it modifies is clearly expressed.

Wrong

Desiring to spend the summer in the country, will you send me a catalog of your camp?

Failing to reply to my third letter, I am compelled to put the account into the hands of my attorney.

In reply to your telegram, kindly send me the following goods.

Right

Since I am planning to spend the summer in the country, I should like a catalog of your camp.

Since you have not replied to my three letters, I shall put the account into the hands of my attorney for collection.

In accordance with your telegram, you may send me the following goods.

EXERCISE

Recast the following sentences so as to avoid the dangling construction:

1. Having received an application from Harold Peterson of Liverpool, Ohio, for a position as correspondence critic, he refers to you.
2. After reading lengthy letters, most of the contents are forgotten.
3. Answering your advertisement for a bookkeeper, please consider me an applicant.
4. While traveling, a box of our crackers is delicious.
5. Being in sealed packages keeps dust and germs from getting in.
6. I have had eight months' experience with the Excelsior Motor Co., of Rochester, N. Y., but owing to lack of water power, I am forced to seek another position.
7. When traveling, many an appetite may be satisfied with our goods.
8. By advertising widely, the customers of a firm may be greatly increased.
9. While in our special sealed packages, we guarantee our biscuits to be free from all impurities and not be stale.
10. By engaging rooms for the entire summer season, rates are given a little lower, averaging about \$10 a week.

Change of viewpoint. Care should be taken not to shift the point of view in a sentence by making unjustifiable changes in person, number, or voice.

Wrong

This firm is an enterprising company that needs bright, industrious men to fill our vacancies.

I want to thank all my customers for the trade you have given me.

I prefer to buy goods at a store where the clerks will wait on you politely.

I ordered these goods early last week and they should have been received before this.

Right

This firm is an enterprising company that needs bright, industrious men to fill its vacancies.

I wish to thank all my customers for the trade they have given me.

I prefer to buy goods at a store where the clerks will wait on me politely.

I ordered these goods early last week and should have received them before this.

EXERCISE

Rewrite the following sentences, avoiding a change of viewpoint:

1. A dunning letter is sent by a person to some one who owes you money to get them to pay.
2. Every man should have a watch whether you are a mechanic or a bookkeeper.
3. He has applied to us for the position of head bookkeeper and would like to know how he can handle this line of work. (In a letter to a reference.)
4. My service will try to be as good as any grocer can make it.
5. A young person should always remember that it pays to be polite. Never allow yourself to be disrespectful.
6. You must give your customers good service. Unless you do so, you will not get any more trade from that customer.
7. Bookkeeping is thoroughly understood by me and I will have no difficulty with that part of the work.
8. He called on two customers and two sales were made.
9. It is the brown car that he owns and he is proud of it.
10. You have now paid me forty dollars and all additional payments should be made to Mr. Stafford.

Parallel construction. Compare the italicized parts of the sentences given below. Observe how the parallel construction increases the clearness and force of each sentence. When two or more parts of a sentence have the same relation to the main thought, they should have the same grammatical form.

Mixed construction

Parcel post rates depend upon *weight* and *where the package is sent*. (Noun and clause.)

Please send me circulars which will enable me *to select a hotel* and *giving train connections*. (Infinitive and participial phrase.)

What is more pleasing than *to go into your office* and *the employees are all busily occupied*? (Infinitive and clause.)

Parallel construction

Parcel post rates depend upon *weight* and *distance*. (Noun and noun.)

Please send me circulars regarding *hotel rates* and *train connections*. (Noun and noun.)

What is more pleasing than *to go into your office* and *find the employees all busily occupied*? (Infinitive and infinitive.)

EXERCISE

Apply the principle of parallel construction to the following faulty sentences, and rewrite each sentence:

1. This kind of letter is used in following or to accompany a catalog.
2. An employer likes to see a young man dressed neatly and always have polished shoes.
3. For two years I have been employed as bookkeeper and also doing general office work.
4. If a customer found the clerks dressed shabbily and looked as if they were careless, he would go elsewhere.
5. Is he honest and faithful and lives up to his promises?
6. Office buildings are generally steam heated or by some other method.
7. Is he addicted to the use of alcohol and smoking?
8. Some of a boy's characteristics should be neatness, promptness, honesty, and not afraid to work.
9. If the applicant's clothes are not neat, stylish, fit well, and are becoming, he will be rejected.
10. Circular letters are used to announce changes in a firm and for letting people know of special bargains.
11. Circular letters are used to announce a sale, thanking one for their patronage, removal, or new stock.
12. At noon each typist should carefully cover her typewriter and leave the office in good order and upon return be on time.
13. Walter Hope has applied to us for a position as assistant bookkeeper and to make himself useful about the office.
14. For three years I have been in charge of the credits and making all collections for The Crane Company.
15. Please tell me his record and of his ability.

EXERCISE

Correct any violations of clearness in the sentences that follow:

1. The space given each passenger in a Pullman is much larger than an ordinary car.
2. In buying goods in sealed packages, you buy everything that is sanitary.
3. Office desks should be kept picked up.

4. The manager then dictates a reply to his stenographer that is short and vigorous.
5. Never send a letter to a firm that is not perfect.
6. If you buy package goods instead of bulk goods, you will come out cheaper in the end.
7. Such a letter is used to announce the dissolution of partnership or a new manager.
8. I will give you as good terms as Jones.
9. We have been advertising for a young man who has had experience in correspondence in the Times.
10. When the old proprietor retired, he wrote to his customers asking them to continue their business just the same as before.
11. These drawers of the cabinet contain cards with names on that have a rod extending through them.
12. Such cards are also used by doctors that have person's accounts on them.
13. I assure you that all future orders will be filled with satisfaction.
14. It is only because we are stopping business that we let him go.

EXERCISE

Correct any violations of clearness in the sentences that follow:

1. A circular letter is one sent to many persons identically the same.
2. Portland is noted for the shipping of lumber, potatoes, and summer residents.
3. The park will not be open on Sunday or Wednesday afternoon.
4. A circular letter is a letter sent out to many people containing the same subject matter.
5. He lost his position because he lacked a personal appearance.
6. A dunning letter is one that refreshes the mind of the person that they owe him and wishes the money.
7. In time of war it is hard to ship abroad only such articles as the countries need for fighting.
8. I will gladly return the favor if it happens to come my way.
9. He told the man his wife had been taken suddenly sick.
10. The device will not fit any typewriter.
11. No one must go till five o'clock.
12. Everybody need not go.
13. He obtained certain information about the thieves.

EXERCISE

Correct any violations of clearness in the sentences that follow:

1. An office on the ground floor is liable to take a stenographer's mind from his work by the passers-by.
2. The apparatus consists of a spark coil between which the spark jumps.
3. These goods are all packed in sealed packages with our signature.
4. Many sales are made by reading advertisements in street cars.
5. Whenever you hear any one speak of watches and accuracy, they always mean the Elgin for they go together.
6. The purchase is delivered promptly when it gives great satisfaction.
7. This watch has a long spring and will run thirty-six hours without winding.
8. The auto far excels the horse in time and expense.
9. On Pullman cars there is a porter to help you on and to brush you off.
10. Under the classified advertisements you will find articles that cannot afford to be lost.
11. All our goods are packed in dust and germ proof packages.
12. The cottage is surrounded by a porch inclosed in screens for eating and sleeping.
13. He has referred me to you as having been a clerk in Rodgers' dry goods store.

EXERCISE

The following sentences show faulty structure. Rewrite each sentence in correct form, being sure that the meaning is unmistakable.

1. We could build up our trade with countries that German and English ships did before the war.
2. Also I am sure The Badger Manufacturing Company would speak well of my work.
3. A salesman calling at a man's office, if he is not well dressed, there are a great many people who would not have anything to do with him.
4. Also I would like to know what the salary is.
5. This applies to a milliner, her own hats must be becoming or she will not do a large business.

6. Is he regular in regard to business hours, also his reason, if possible, for leaving your employ.

7. I refer to Mr. Hilton. Also Mr. Barnes for whom I worked after school hours.

8. You have always been prompt in the payment of your bills, which I hope you will do the same this time.

9. I have been employed by The Corning Glass Co., during that time I kept the books and handled the correspondence.

10. The fountain pen has saved the business man many a step, he has been able to sign instruments and write checks under such circumstances, that without the fountain pen he could never have done it.

11. In every office, no matter how small it may be, you will see a typewriter of some sort there.

12. While in their employ, I was a bookkeeper, my reason for leaving was because I wished to find a better position.

13. Don't use fifty words in an advertisement when you could of had the same sense in twenty-five words, thus not only saving money, but at the same time make the advertisement more noticeable.

14. Any further information you may require, I shall be glad to furnish it.

15. Inclosed you will find a letter of recommendation. Also I refer you by permission to Mr. Byron Henderson, our correspondence critic.

EXERCISE

The italicized words are not well chosen. By the aid of a dictionary, find words that are more appropriate.

1. I hope to *receive* an interview. (In a letter of application.)
2. Boxed crackers *withhold* their flavor better than loose crackers.
3. Fancy dresses are out of place in a store. They should be *pre-served* for social occasions.
4. It is our *attempt* to please every customer.
5. A merchant must not put a statement in his advertisement that he is not capable of *doing*.
6. One's dress usually *foretells* the character of the wearer.
7. We recently changed the *residence* of our factory.
8. The card index is a very helpful *process* in filing.

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CHAPTER V

THE SENTENCE—EMPHASIS

A sentence may be perfectly clear and yet not be forceful. It is easier to attain clearness than force. A clear sentence is one that cannot well be misunderstood; a forceful sentence is one that carries its message even to a reluctant mind. In your written work you should be constantly on the alert for changes that will make your language more forceful.

The fault of wordiness. So long as the idea is clearly expressed, the shorter the sentence, the more forceful it is.

Wordy

Our filing cabinet is of the best construction, rigidly and solidly built, and capable of sustaining great weight without sagging or bending.

More emphatic

Our filing cabinet is built like a skyscraper.

Emphatic positions for emphatic ideas. The beginning and the end of a sentence are the positions that are most emphatic. These should be reserved for ideas that deserve prominence.

Weak

This machine will make no mistakes in doing all your adding, subtracting, multiplying, and dividing.

More emphatic

This machine will do all your figuring—adding, subtracting, multiplying, and dividing—and will make no mistakes.

EXERCISE

Rearrange the following sentences so that the most important ideas will occupy emphatic positions:

1. Advertising does not pay, some merchants still believe.
2. The money-back guarantee is a good clincher in any sales letter.

3. However, improvement could be made in the service, I believe.
4. Generally, our sales for September show a good increase for some reason.
5. To a considerable degree, the success of a merchant may depend upon the co-operation and service given by his bank.

Repetition for emphasis. Repeating an important word tends to emphasize that word. Care should be taken to repeat only the words that should be emphasized, for the repetition of unimportant words weakens a sentence. In such a sentence it is better to use a synonym than to repeat the unimportant word.

He is a man who gets results—results which you can measure in dollars and cents.

This filing system saves space, saves time, and saves money.

Undesirable repetition. Repetition, rightly used, makes a sentence emphatic; but incorrectly or carelessly used, it lessens the effect. Care should be taken not to use a word in more than one sense in the same sentence.

EXERCISE

Recast any of the following sentences that you consider lacking in emphasis:

1. I find that your order was delayed in order to give time for special packing so that it would reach you in good order.
2. A careless application will keep an employer from employing an applicant.
3. Gasoline is now used more than it used to be.
4. She simply steps to the telephone and telephones her order.
5. If we do not please you, please do not hesitate to tell us.
6. Every Red Blush Apple is wrapped in a tissue wrapper and is used for scores of uses.
7. This law is unjust in principle, unjust in its discrimination, and notably unjust in its administration.
8. The card should be immediately replaced in its place.
9. I thank you for your patronage that you have given me.

10. Now that this matter has been called to your attention, I hope that you will give it your immediate attention.

11. In writing business letters, the writer must be careful not to write such letters carelessly.

12. For reference, I refer to A. J. Wilson and Charles Kelsey.

13. Another year has passed, and judging from your liberal patronage in the past, we hope to retain your trade in the future.

14. The goods were very carefully packed before we shipped the goods from our shipping department.

15. Our tailored suits are sure to suit you and we have prices to suit every purse.

16. If I receive any of your trade during the coming year, I assure you it will receive my best attention.

EXERCISE

The following paragraph is wordy and has many undesirable repetitions. Rewrite it in the clearest and most forceful language at your command.

Business has increased greatly during the past years. Modern methods have arisen and many things have been invented that promote the business of business houses. One of the most important factors that business depends upon is advertising. Advertising is the first business essential. Without advertising, a business will not progress as quickly as houses that advertise.

Climax for emphasis. The arrangement of a series of words, phrases, clauses, or even sentences so that the weakest comes first and the strongest comes last, is known as climax. It is a very powerful method of emphasis and is much used in advertisements and in sales letters.

We offer American cravatings of the daintiest designs, the richest tones, and the very latest style of cut.

This piano is an example of irreproachable artistry of design and finish, lifetime durability, and the highest perfection of tone and resonance.

Climax and *repetition* are sometimes used together with good effect.

These evening wraps are Spanish—Spanish in the graceful manner of draping, Spanish in the way milady envelopes herself in the soft, clinging folds, and Spanish in the tout ensemble.

EXERCISE

Use climax to make the following sentences more emphatic:

1. Our Walk-Easy Heels remove the nerve tension, are made of soft rubber, and grip the pavement.
2. We have a model for every type—men of generous girth, tall men, short men, growing boys.
3. This car has luxurious cushioning for riding comfort, long life qualities, and easy control.

Balanced sentence for emphasis. The setting of one idea over against another in the same sentence is also a powerful means of emphasizing both.

Akron is the rubber center of the world; Cleveland, the lake port of enterprise.

We couldn't improve the powder; so we improved the box.

The harder the pavement, the more the live heel helps.

Periodic sentence for emphasis. A periodic sentence holds back the most important point till the very end. This emphasizes the point by keeping the reader in suspense till the whole sentence is completed.

Loose form

The greatest resilience is combined with the utmost durability by this special process.

Periodic form

By this special process, the greatest resilience is combined with the utmost durability.

Varied order for emphasis. Using the same order of subject, predicate, and modifiers in every sentence, tends to make the reading monotonous. Frame your sentences so that they will not all be in the same form. Aim to put the parts requiring emphasis at the beginning or the end of the sentence.

CHAPTER VI

THE PARAGRAPH

A paragraph is a sentence or a group of sentences developing a single, easily recognized subject.

Essentials of a good paragraph. To be easily understood, a paragraph must be about one thing only. This gives it *unity*. It must be composed of sentences arranged in such order that the thought is easily carried over from one sentence to the next. This gives *coherence*. If certain parts are more important than others, these parts should have the emphatic positions in the paragraph. This is the principle of *emphasis*.

Unity. A paragraph has unity when it contains nothing that does not bear upon the topic of the paragraph, and omits nothing needed to complete the topic.

Read the following paragraph carefully and determine whether it has a single, easily recognized subject. If so, what is it? Do the sentences all bear a close relation to that subject? Does the repetition of *we might* strengthen or weaken the paragraph?

There isn't a day that you don't need our services. While you are enjoying the best of health and expect to live a hundred years, we might be keeping your valuable papers secure against fire and thieves. We might be the custodian of your bonds, cashing the coupons as they come due, and crediting your account. We might be attending to the payment of your taxes out of the funds which are accumulating. We might be helping you to provide for your family's welfare as trustee of your estate and executor of your will. In fact, there are countless ways in which we might be of service to you, and later, to your family.

Coherence. A paragraph has coherence when each sentence grows naturally out of the one that precedes it. The

paragraph just quoted has both unity and coherence. The one that follows has unity, but it lacks coherence. Compare the sentence arrangement of the two paragraphs.

There isn't a day that you don't need our services. We might be attending to the payment of your taxes out of the funds which are accumulating. In fact there are countless ways in which we might be of service to you, and later, to your family. While you are enjoying the best of health and expect to live a hundred years, we might be keeping your valuable papers secure against fire and thieves. We might be helping you to provide for your family's welfare as trustee of your estate and executor of your will. We might be the custodian of your bonds, cashing the coupons as they come due, and crediting your account.

Coherence in the paragraph is secured through the use of the pronouns *this* and *that*, and by the repetition of words echoed from the preceding sentence; as, "At last we have hit upon a plan which we believe will work. The *plan* calls for. . . ." Certain conjunctions and adverbial expressions are very useful in promoting coherence by showing whether the ideas that they introduce have a causal relation to what precedes, or are opposite, or are merely additional.

Cause: therefore, for this reason, because

Contrast: however, nevertheless, on the other hand, in spite of this, but

Addition: furthermore, moreover, besides, then again, in the first place, in the second place, also

Manner: thus, in this way, similarly

Coherence between paragraphs is obtained by making each paragraph grow naturally out of the one preceding. This is done by following some logical arrangement, by the use of "echo words," and by the use of some of the conjunctions listed above. Whenever it is necessary to make a somewhat violent change in the development of the thought, use is frequently made of a transitional sentence such as, "Moreover, we have an interest in our customers beyond that of

making the first sale." "And yet there is something to be said for the other side."

Emphasis. The principle of emphasis requires that the most important points be given the emphatic positions—the beginning and the end of the paragraph. The paragraph last quoted violates the principle of emphasis. Compare it carefully with the first paragraph quoted and point out how emphasis is violated.

Emphasis may be secured by the repetition of important words or phrases, or by the use of climax, which is the progressive arrangement of the parts of a paragraph in the order of increasing importance. The paragraph quoted below makes use of both repetition and climax.

Talk earnestly and convincingly and you will almost always get a hearing. Not many men—no matter how little they may be interested at first—will turn you down flatly. Talk earnestly and convincingly and their indifference will vanish—they will show a real interest in your proposition. Talk earnestly and convincingly and you will make the sale.

Short paragraphs. Short paragraphs, like short sentences, are appropriate when it is desired

1. To make an idea emphatic
2. To compel immediate action
3. To impress the reader with the firm's progressiveness

In advertisements and sales letters, short paragraphs are much used because emphasis and action are the results aimed at. Short paragraphs arouse the interest of the indifferent reader because they are more easily read. In the illustration given, observe the increased attractiveness and the added emphasis when each reason is separately paragraphed.

Let the Excelsior Truck help you save. It will certainly do this for you because you save \$200 to \$1000 in first cost. You save in depreciation because of small first cost. You save in maintenance, since every Excelsior part is carefully tested. You save in operation, since the Excelsior hauls for one cent a ton per mile. On fair roads, 30 cents' worth of "gas" will haul two tons 15 miles.

Let the Excelsior Truck help you save. It will certainly do this because—

You save \$200 to \$1000 in first cost.

You save in depreciation because of small first cost.

You save in maintenance, since every Excelsior part is carefully tested.

You save in operation, since the Excelsior hauls for one cent a ton per mile. On fair roads, 30 cents' worth of "gas" will haul two tons 15 miles.

Short paragraphs would not be appropriate in a letter intended to pacify an angry customer, nor in collection letters, except, perhaps, in the last one, when the customer is notified of impending legal action.

Long paragraphs. Long paragraphs may be employed with good effect, when it is desired

1. To render as inoffensive as possible a decision unfavorable to the reader
2. To calm the reader, or to dissuade him from hasty action
3. To impress the reader with the firm's fair dealing, sound policy, and the like

Whenever it is necessary to say *No* without giving offense, or to insist upon something to which your correspondent objects, the long paragraph is particularly useful. It gives opportunity to introduce explanatory matter that will prepare the reader for your final refusal and will tend to make him see the justice of it.

In the letter given below, see how effectively the writer has used the long paragraph. Observe how impossible it would be to use the short paragraph and accomplish the same purpose.

Dear Sir:

When the Ideal Locks were first put on the market seven years ago, we had to decide upon a sales policy we could adhere to. We could make a substantial lock which would sell at a low price because almost nothing had been spent on "trimmings." Or we could make a beautiful lock for a small price because we "skimped" on the parts that couldn't be seen. Or we could make a lock that was first-class in every respect—strong and durable inside and beautifully finished on the outside, an ornament on the best front door in town. This last thing is what we decided to do.

Our competitors can sell you cheaper door locks. So could we, if we would. But nobody can sell you a better or a more beautiful lock. That is why we have no difficulty in selling our product. We should like to give you a handsome discount from our standard price, but we couldn't do it and keep up our reputation for quality. This is the reason that we cannot offer you the discount you ask for.

Very truly yours,

Long paragraphs may well be used in advertisements and sales letters whenever it is necessary to go into detailed explanations, or whenever it is desired to impress the reader with the integrity of the company. Houses dealing in bonds and high grade securities make frequent use of the long paragraph. While the short paragraph would serve the purpose of the "boom lot" promoter of real estate by attracting attention and compelling immediate action, its use would be unwise in more conservative investment offers because there is no room for qualifying or making exceptions to statements which, in the short paragraph, must necessarily be sweeping and immoderate.

Topic sentence. A well developed paragraph usually opens with a sentence that gives the central thought of the paragraph. This is the topic sentence. It should be framed with great care since it occupies a position of emphasis in the paragraph. "There isn't a day that you don't need our services," is the topic sentence of the paragraph quoted under Unity.

Occasionally a writer desires to avoid stating the topic of the paragraph at the outset, but prefers to lead up to it gradually in order not to arouse resentment. He then arranges his paragraph in periodic form, placing the topic sentence at the end. This method is used in the following paragraph:

With reference to our invoice for \$457.28, which became due April 25, let us say that it is our practice to draw on our customers for matured accounts. Unless we receive your check within the next ten days, or hear from you with objections, we shall assume that you will honor our draft for the amount overdue. We much prefer, however, to receive your remittance direct, and earnestly urge that you send check by return mail.

Summarizing sentence. In addition to a topic sentence, many paragraphs are made emphatic by having at the end a sentence which gathers up the main points of the paragraph. "In fact, there are countless ways in which we might be of service to you, and later to your family," is the summarizing sentence of the paragraph quoted under Unity.

Methods of paragraph development. Among the commoner ways of developing the topic sentence may be mentioned the following:

1. Narrating events in order of occurrence
2. Giving examples, or instances
3. Giving particulars, or details
4. Giving reasons
5. Contrasting ideas

EXERCISE

Examine the following paragraphs. Point out the topic sentence in each case and mention what method of paragraph development has been used.

1. You should consult Good Housekeeping frequently because Good Housekeeping is maintaining for your use a number of scientifically conducted departments and bureaus which deal in a big con-

structive way with the vital questions of home management, nutrition, and comfort. You should consult it because every recommendation is thoroughly tested before it is brought to your attention, and because it will help you to attain the maximum of efficiency in managing your home.

2. The East Ninth Street piers in Cleveland are the finest and most complete terminal on the Great Lakes. These concrete piers are 700 feet long and 500 feet wide and cost half a million dollars. They cover an area of five acres with a dock frontage sufficient for five steamers at a time. The waiting rooms are modern, affording every convenience for the traveling public. Street cars pass the door at two minute intervals, enabling passengers to reach the center of the city ten minutes after the arrival of the steamer. Altogether, the piers leave little to be desired.

3. Our course in salesmanship pays the best of dividends. A real estate salesman in Leadville, Colorado, who was making \$12,000 a year, made a \$15,000 sale as a result of one idea he got out of this course. The manager of a piano store in Detroit sold a \$600 piano by using one point which he learned the very day he enrolled. A Boston student who took this course made a dividend of 1500% on his investment within two years after enrollment.

Oral paragraphing. A speaker frequently has not time to organize his thoughts into well developed paragraphs, as a writer may. He should, however, be careful to speak in thought units; that is, he should say all that he has to say about one topic before proceeding to the next. In a prepared speech, he should observe the principle of coherence and should give particular attention to placing the important points in emphatic positions.

EXERCISE ¹

Write a good paragraph on each of the topics given below, using the method suggested. Suggest another method of developing two of these topics.

¹ In the exercises under Credits and Collections, the Adjustment of Claims, Advertising, and Sales Letters, abundant opportunity will be given for the application of the principles of paragraphing.

1. Retail business has been good lately. (Specific instances)
2. Auto chains are worth more than they cost. (Reasons)
3. The adding machine is useful in many ways. (Details)
4. The development of air craft has been slow. (Narration)
5. This floor varnish is a superior article. (Details)
6. We must, therefore, insist upon your completing your contract.
(Periodic arrangement)
7. In many ways, the motor truck is superior to the railroad as a means of transporting freight. (Contrast.)

CHAPTER VII

PUNCTUATION

Full stop—the period. This mark (.) is used

1. At the end of a declarative or an imperative sentence.

The express charges are eighty cents.

2. After all initials and after most abbreviations.

F. X. Betts, Ltd., C. O. D., f. o. b., a. m., lb.

3. To separate hours from minutes in indicating time. The colon is also used here.

3.29 p. m. 12.40 a. m.

Full stop—the question mark. This mark (?) is used

1. At the end of every direct question. Indirect questions do not require this mark.

How much are these oranges a dozen?

He asked me if we could make shipment at once.

2. After abbreviated questions.

What is the car lot freight rate on corn to Philadelphia? To Baltimore? To Roanoke?

3. In marks of parenthesis after a word in a sentence, the meaning or correctness of which is in doubt.

He went immediately (?) to Sacramento.

Full stop—the exclamation point. This mark (!) is used

1. After words or sentences showing strong feeling.

Never!
What beautiful lace!
How good those apples smell!

Partial stop—the colon. This mark (:) is used

1. After the salutation and after the word introducing the letter subject in business letters.

Dear Sir: Gentlemen: My dear Miss Bard:
Subject: Automatic Pumps.

2. After forward-looking expressions.

Send us the following supplies:

The following persons were elected to office:

I cannot accept your offer for two reasons: first, my health will not permit me to live in the South; second, I cannot now be released from my present position.

3. Before a long quotation, instead of the comma as required before a short quotation.

The Interstate Commerce Commission says in its recent report:
(Here follow five paragraphs of quoted matter.)

• 4. To separate hours from minutes in indicating time. The period is also permissible.

12:00 M. 3:45 p. m.

5. To separate the clauses of a sentence that express the same idea.

We offer you the tires cheap: we will almost give them to you.

6. To separate clauses very loosely connected. The modern tendency is to make two sentences of such clauses.

We do not carry the Nonpareil Refrigerator in stock: we do not even know it.

Partial stop—the semicolon. This mark (;) indicates greater separation than the comma and less than the colon. It may be used

1. To separate the members of a compound sentence when these members contain commas.

The government postal card is not alluring, not attractive; it has not the pulling power of the private card, properly designed and printed.

2. Before *namely*, *as*, *viz.*, and similar words introducing an example.

We carry three grades of shingles; viz. Clear Butts, Star A Star, and XXXX.

Partial stop—the comma. This point (,) marks a very slight degree of separation. It is used

1. To set off words, phrases, and clauses which may be omitted without affecting the grammatical structure of the sentence.

a. Words: however, besides, perhaps, therefore, finally, moreover, consequently, accordingly, and the like.

This price, however, does not include delivery.

b. Phrases: in fact, without doubt, by chance, of course, after all, in short, in brief, in reality, to make a long story short, and the like.

We are always ready, of course, to rectify any error.

c. Clauses: if possible, as you know, as it happens, I think, we believe, and the like.

This man was formerly, we believe, in the insurance business.

2. To set off explanatory modifiers, or appositives.

The chassis, or running gear, is very light.

Dr. Hunt, the newly elected chairman, was not present.

3. To separate words, phrases, or clauses arranged in a series.

Billings, Browning & Vunk.

He ordered sugar, salt, flour, and tea.

NOTE. The best modern usage requires the comma in a series, even when *and* is used.

4. To separate a subordinate clause from the rest of the sentence.

If you will send us the number of your furnace, we shall be glad to send you the proper grate bar.

This house, which has been in business some forty years, enjoys an enviable reputation.

Restrictive relative clauses—those required to make the meaning clear—are not set off by commas.

The house that advertises gets the trade.

5. To separate a long subject from its predicate.

What may seem to an outsider as wholly unnecessary, is frequently of vital importance.

6. To set off words of direct address.

George, run this off on the adding machine.

I appreciate your courtesy, gentlemen, in permitting me to appear before this committee.

7. To separate clauses in a long compound sentence.

The doors will go forward tomorrow, and the windows will follow in a day or two.

We can furnish this tire for \$30, but we do not advise its purchase.

8. To set off a part of a sentence out of its natural order.

Through the courtesy of Mr. Hines, I am sending you our illustrated Tour Book.

9. To indicate omitted words which are easily supplied.

Some people always wear tan shoes; others, black.

10. To precede direct quotations not of great length, and to set off words between the parts of a broken quotation.

The manager said, "Those that come late will have their wages docked."

"Your machine," he said after careful examination, "can be repaired for \$50."

11. After expressions like "the question is," "the point is," etc., introducing a noun clause not quoted.

My query is, Can this condition be remedied?

The important point is, He was not in his place at the critical time.

EXERCISE

The sentences below have all the necessary punctuation except commas. Copy these sentences, inserting commas wherever they are needed, and give the reason for their use.

1. In gold such a comb is priced \$1.85; in silver \$1.25.
2. Nothing could be more deliciously satisfying than a sandwich of freshly cooked thoroughly wholesome tongue ham or corned beef with crisp crunchy lettuce.
3. Individuals firms or corporations will find our safe-deposit facilities well adapted to their special needs at moderate cost.
4. The market after a quiet and rather indifferent opening showed a gradual upward tendency all through the morning.
5. Mr. Van Riper the treasurer of our company was not able to be present.
6. In variety of design choice of fur and range of price this showing has not been equalled in Greater New York.
7. To begin with our circulation is the largest in the city.
8. You may address him at 1016 Grand Avenue Toledo Ohio.
9. Please send me without obligation on my part full information about the league.
10. If you have pluck and proper stuff in you we can offer you an unusually promising position.
11. We advertise in The Chicago Tribune The Pittsburg Dispatch The Philadelphia North American and The Washington Post.
12. Write to P. F. Green Eastern Representative 140 Nassau St. New York City.
13. No free copies no sample copies no copies spoiled in printing and no copies remaining unsold at the office of publication are included in these figures.
14. Our record we feel sure will interest you.
15. The advertising campaign was begun in a small way; that is six-inch single column displays were run in two magazines.
16. Yet after all he is undoubtedly right.

17. In selecting a farm consider first soil; second. water; third climate; fourth markets.

18. Soil water climate markets—these are the four requisites.

19. Mr. R. S. Denison secretary of the Dallas Chamber of Commerce will be one of the speakers.

20. Why doesn't this ink write black George?

21. Some one has said "There is only one time to advertise and that is all the time."

22. Do you know by actual measurement the exact pulling power of every form letter every circular and every advertisement you are putting out?

23. The question to answer in planning a sales campaign is Will the results justify the expense?

24. The profit on these first sales may not be large but such a beginning will make subsequent sales easy.

25. "We can meet their price" said the sales manager "but it would be at the expense of quality."

Partial stop—the dash. In letters, advertisements, and business English generally, the dash is next to the period and the comma in frequency. Do not use this mark too much; it produces a choppy style which is not pleasing if continued too long.

This mark (—) is used

1. Before explanatory expressions, where *that is*, or *such as*, might have been used.

We have everything for the builder—lumber, brick, plaster, cement, etc.

Give us the facts about Mr. Waterbury—not a glowing testimonial.

I have a position which I believe would appeal to you—the managership of one of our branch offices.

2. Before words which sum up preceding enumerations.

Ability, willingness, persistence—all these Miss Scott possesses.

He asks for a discount of 3% and 60 days time—terms which we cannot make.

3. To set off expressions which are grammatically independent.

We shall be glad to draw plans—without expense to you—for wiring the whole plant. (Here commas would be equally correct.)

The specifications—I say it with regret—have not been strictly followed.

4. To precede a word repeated for emphasis.

Our indirect light is satisfying—satisfying because it distributes the light evenly.

Plan for every hour of the day just what you are going to do—and do it.

5. To set off an explanatory modifier, or appositive, which is thrown in parenthetically and is not closely enough related to justify the use of commas.

We could charge a reasonable price—say forty cents a dozen—for boxing and cartage.

About a week ago, Mr. Hendershott—an old customer of ours—wrote that he was delighted with the new valve.

The premium—thirty dollars a year—is a mere trifle, considering the protection you get.

6. To mark an abrupt change of thought in a sentence.

When prices get back to normal—but there's no use of talking about that, they never will.

EXERCISE

Copy the following sentences, inserting the dash wherever needed. If you think other marks might have been used instead, bring the matter up for discussion in class.

1. In one feature durability our car excels all others.
2. If there is any package mail to be sent out and it is probable that there will be you should be particularly careful about zoning it accurately.
3. There is one objection to this type of power lawn mower it is too heavy.
4. He has not accepted so far as I know any of the positions offered to him.
5. The price which we quote \$2.50 cannot be met by the mail order houses.

6. We make this offer to new customers only as long as our stock lasts.

7. Have you ever wished that there was a convenient room down town a room where you could rest when you were tired of shopping?

8. We offer this stationery one box to a customer at 69 cents.

9. I will meet you at the McAlpin or at any other place whenever it is convenient.

10. One thing I will not tolerate disrespect to customers.

11. President Wilson was a shorthand writer the first one that has occupied the presidential chair.

12. As a typist, she lacks the prime essential speed.

13. The inclosed voluntary expression not a begged-for testimonial tells what Bragdon & Hazard think of prism glass lighting.

14. These laces are made now, as they have been made always by hand.

15. This is the third time that I have written to you to say nothing about 'phoning twice regarding the delivery of those I-beams.

EXERCISE

Bring to class ten examples of the use of the dash in advertisements cut from newspapers or magazines. Justify the use in each case. Might other punctuation have been used?

Partial stop—the marks of parenthesis. These marks () are used

1. In legal documents, but not usually in letters, to inclose expressions of money in figures.

In consideration of the sum of Eighty Dollars (\$80.00) to him in hand duly paid, the said party of the first part agrees to. . . .

2. To inclose an expression which has no grammatical relation to the sentence. In typewritten work, dashes are generally used instead.

Our Kitchen Cabinet No. 12 (see p. 27) is our most popular model.

When I walked into the office (nobody knew I was coming) you should have seen the look on their faces.

The apostrophe. This mark (') is used

1. To indicate possession, authorship, and the like.

Great care should be taken to place the apostrophe in its correct position. In the examples below, observe that the owner, possessor, or author is shown by the part of the word which precedes the apostrophe, regardless of whether the word is singular or plural. Proper names ending in *s* may take an additional *s* after the apostrophe; and when so written, should be pronounced with an extra syllable. Thus, Jones's is pronounced Jones-es, while Jones' is pronounced the same as Jones. Either form is allowable.

This form	Means
The railroad's liability	the liability of the railroad.
The railroads' liability	the liability of the railroads.
The salesman's orders	orders sent in by the salesman.
The salesmen's orders	orders sent in by the salesmen.
Mr. Adam's store	the store conducted by Mr. Adam.
Mr. Adams' (or Adams's) store	the store conducted by Mr. Adams.

2. To indicate the plural of figures, letters, words, or abbreviations.

Your 5's look too much like your 3's.

There are no if's about the matter.

Be more careful to cross your t's.

We sent out 20 C. O. D.'s today.

3. To indicate the omission of letters in a contraction. Be careful to place it correctly. Do not write *have'nt* for *haven't*. Contracted forms like the following are used in sales letters when the aim is to make the letter a personal talk.

you're	you'll	aren't	won't
isn't	don't	we're	didn't

4. With certain words. A few words are always written in the contracted form; as, *o'clock*, *ne'er-do-well*, *Hallowe'en*.

5. With certain firm names. Some use the possessive form;

others do not. The only safe rule is to follow the form the firm itself uses.

Adams Express Company
Travis Realty Corporation

Horace Pierson's Sons
Churchill's

It's means *it is*; *its* means *belonging to it*. *You're* means *you are*; *your* means *belonging to you*. *Who's* means *who is*; *whose* means *belonging to whom*.

EXERCISE

Which of the forms given in the sentences below are correct? If more than one in a group are correct, show the difference in meaning.

1. The (company's, companie's, companies') employees.
2. (Lady's, ladie's, ladies') black coats at \$27.50.
3. The (director's, directors', directors) could not agree.
4. The (employer's, employers') liability act.
5. Two (year's, years') interest.
6. A (month's, months') salary.
7. (Barney and Berry's, Barney's and Berry's) factories.
8. The (German's, Germans') war policy.
9. We carry (smokers', smoker's) supplies.
10. The (companies, companies', company's) have agreed to settle the matter out of court.

Quotation marks. These marks (" ") are used with quoted matter.

Your trip on the "Peg Leg Railroad" must have been great fun. Carleton wrote, "I will give you fifty dollars for it."
"It must be delivered," he continued, "before January 1."

A quotation within a quotation is set off by single quotation marks.

The speaker closed his address by saying, "I agree with Pinckney when he said, 'Millions for defense, but not one cent for tribute.'"

Observe the relative position of the question marks and the quotation marks in the sentences that follow:

He asked, "How did you fail to make that sale?"

Didn't you hear him say, "I cannot afford it at that price"?

The hyphen. This mark (-) is used

1. To join the parts of compound words.

first-class, self-evident, twenty-three, thirty-four, etc.

2. To indicate the carrying of a part of a word to the next line. Proper names are preferably not divided, and hyphenated compounds should be divided only at the hyphen.

3. To indicate inclusive pages, or inclusive dates. In typing, the single hyphen is used for this purpose.

pp. 67-83. 1919-25.

CHAPTER VIII

SPEAKING THE BUSINESS MAN'S ENGLISH

The importance of good speech. You will be judged largely by the English you speak. Your spoken English will be heard much more than your written English will be read. Your mastery of oral English will be put to the test many times every day and usually with no opportunity for preparation. For this reason, it is highly important that you make good English speech habitual, so that you may never be caught unprepared.

Employers are constantly on the lookout for young men and women to add to their forces. Many a young person has not been considered for a position because he did not appreciate the money value of careful speech or had not cultivated that ease in meeting people so necessary in the better positions. The sad thing about it all is that the unsuccessful ones seldom know they were even among those mentioned for promotion. They usually attribute the other fellow's promotion to luck or pull, when in reality there was no luck or pull about it. Say to yourself as Lincoln did, "I will work and prepare myself and some day my chance will come."

EXERCISE

1. Show how the person assigned to you from the following list will profit by being able to speak well:

A bank cashier

A newspaper reporter

An auto salesman

A physician

A contractor

A salesman in a jewelry store

A buyer for a department store

A lawyer

An insurance agent

The chairman of a board of directors

2. Why are most of the leaders in your community men and women who can speak well?
3. Why do employers consider good address of so much importance even in the case of an office boy?
4. Why should you learn to speak well in addition to writing well? Do you think it will pay in dollars and cents?

Learning to speak. There are three steps which will be very helpful to you in learning to speak well. These are given in a list to help you remember them.

1. Listening to good speakers
2. Practicing before others
3. Correcting your errors and strengthening your weak points

Listening to good speakers. Do not miss an opportunity to hear a person who is recognized as a superior speaker. Try to discover the secret of his power. Is it the force of his utterance, the clearness of his points, or the aptness of his illustrations? Does he speak distinctly, or is he hard to follow? Is his voice always on one tone, or does he vary the tone and volume as emphasis requires?

When you think you have discovered the secret of his power as a speaker, see if you can develop one of his points as clearly and as forcefully as he did it. Do not forget that in speaking to an audience—even an imaginary audience—you must open your mouth wider and say every part of every word much more distinctly than you have ever spoken in conversation. It will pay you, in practice, to exaggerate the clearness with which you speak every part of every word. This will help you to establish the habit of clear speech. You will not overdo it in public.

Speaking before others. Good speaking is not an accident; it is the result of hard work. It is a mistake to suppose that every one who is glib of tongue is a good speaker. Good speaking is the result of habit, and habit comes through constant practice.

Whenever you plan to speak before your class or in any other public place, have clearly in mind the main points which you are going to make. Three or four points well made are better than half a dozen points badly confused. Do not try to memorize all that you are to say, but keep the three or four important points always in mind in the right order. Do not be confused if you forget something that you meant to say, but make up your mind not to forget again.

Correcting errors. It is a hopeful sign when you realize keenly that something you have just said is not correct. Think the whole situation over carefully, decide what you should have said, and determine on the spot that you will not make that mistake again. This book has a good deal to say about errors of speech, because you must first learn to recognize such errors before you can be expected to correct them.

Oral reports. At various points in this book you will find topics for oral reports. These topics aim to give you something of real interest to talk about, which at the same time will give the rest of the class much information as to how business is done.

Gathering information. Use the dictionary, talk with your parents about the topic, and then interview some man in your city whose business requires him to understand the matter thoroughly. Prepare for the interview in a business-like way. Have three or four very definite points in mind to inquire about. When you have gained the facts you seek, rise promptly, thank your informant, and leave at once. The experience gained in interviewing business men will be of value to you.

Preparing your oral report. Organize the material that you have collected according to some simple plan which will be easy for you to remember and easy for your hearers to follow and understand. You might sometimes have an outline like this:

What a — is
When it is used
Who uses it
How it is used
Why it is important

Making the oral report to the class. Have the three or four main points clearly in mind and fill in the details as you come to them. This is exactly what good salesmen and public speakers do.

Do not recite your report; tell it to your classmates. If you tell it interestingly, they will be attentive because much that you have to say will be new to them. Determine to break yourself of any mannerisms such as beginning with *well, now*, or using a transitional *ah-ah* while you are thinking of your next point. With careful preparation you will find the giving of oral reports before the class much less difficult than you may have supposed.

Be sure to speak much more slowly and distinctly than you do in conversation. Do not speak too low. Keep your hearers in mind. Watch them to see that they understand every point that you make.

ORAL REPORT

Investigate the topic assigned to you and be prepared to give an oral report before the class on the day appointed. Remember that you are not only to present facts, but to present them clearly and attractively. Have the big, outstanding points clearly in mind and fill in the details while on your feet. Do not memorize the whole report. Be sure to answer the questions What? When? Where? Who? How? Why?

1. How to secure a short time loan from a bank.
2. The advantages of the Federal Reserve System.
3. The legal effect of blank indorsement, full indorsement, and indorsement without recourse.
4. Comparison of trust companies, national banks, and state banks.

ORAL REPORT

Choose one of the topics given below and prepare an oral report of three or four well constructed paragraphs to be given before the class. Give particular attention to clearness and emphatic arrangement.

1. Why the shopping center in some large cities has shifted.
2. How a carburetor works.
3. Why a comparatively young city near you has outgrown neighboring cities which had an earlier start.

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CHAPTER IX

PRONUNCIATION

Not many of us have been fortunate enough to associate exclusively with those whose speech is correct. The errors of pronunciation that we make are due either to ignorance of what is correct, or to carelessness. The following lists are designed to point out common faults of pronunciation. Repeated pronunciation of the words that trouble you will go far toward establishing the habit of correct speech. It may seem like a difficult undertaking to correct a large number of errors in pronunciation, but it will be well worth all the effort it costs.

Vowel sounds. In each of the lists that follow, pronounce the words in the left-hand column till you get a good idea of the correct vowel sound, then pronounce the other words, being very careful not to change the sound of the vowel. The pronunciation given is the one preferred by Webster's New International Dictionary.

Usually correct

ah
father
guard
partner
heart

Frequently incorrect

a as in arm

laughter
daunt*
launch*
Colorado
palm
half
aunt

laundry*
psalm
promenade
Nevada
almond*
hearth
calm

* Preferred pronunciation, though another is allowable.

The sound of *a* as in *ask* is difficult for many Americans to master. It is intermediate between the *a* of *am* and the *a* of *arm*, with a strong leaning toward the quality of the latter. Care should be taken not to make this sound equivalent to the *a* of *am*.

**Usually
correct**

Frequently incorrect

a as in ask

ask
task
bath
master
glass

advantage
answer
demand
rather
basket
draft
grant

advance
asked (*not* ast)
class
command
after
France
surpass

a as in am

cash
thank
carrier
bad
hat

patronage*
catch
gather
bade
asphalt (both a's)
program*
defalcate
patronize*

guarantee
national
alternative
rational
forbade
barrel
narrow
alternately

a as in ale

sale
freight
date
maker

patron
tenacious
various
audacious
aviation
data
vary
alias (first a)
apparatus

gratis
quasi
cafe (second vowel)
aviator (both a's)
heinous
plague
radiator (both a's)
aeronaut
ignoramus

* Preferred pronunciation, though another is allowable.

Usually
correct

Frequently incorrect

*a as in care*share
therebear
parent
declare
scareprepare
square
dare*a as in all**o as in orb*broad
talk
appall
falllaw
raw
saucer
caucus
drawing
sawing
faucet
thaw
saucy
auctiondraw (*not* drawer)
saw (*not* sawer)
Auburn (*not* Orburn)
water (*not* wotter)
sought* (*not* sot)
caught (*not* cot)
taught (*not* tot)
audience
Chicago
because*e as in eve*between
lien
machine
antiqueleisure*
creek
amenable
suite
series
peonyprecedent (adj.)
clique
abstemious
pique
eleven (first e)*e as in end*ten
said
head
debitjudgment
government
pleasure
measure
tenet (both e's)
get
forget
cellar
chicken (*not* un)precedent (noun)
efficient (both e's)
says
error
errand
preface
deaf
heroism
tepid

* Preferred pronunciation, though another is allowable.

Usually
correct

Frequently incorrect

e as in *end*

kettle	heroine
system	instead
presentation	wrestle
again	steady
against	peril
cleanly (adj.)	

e as in *fern*

u as in *urn*

sir
word
earn

demurrage	journal
work	bird (<i>not</i> Boyd)
verb	burn (<i>not</i> Boyne)
curve	New Jersey
dirty	curl (<i>not</i> coil)
circle	first (<i>not</i> foist)
certain	learn (<i>not</i> loin)
amateur*	verse (<i>not</i> voice)
hurt	earl (<i>not</i> oil)
world	thirty-third
turn	courtesy
nerve	courteous
slurred	attorney
err	chauffeur
girl	

i as in *ice*

price
five
trial

inquiry	finis
isolate*	tiny
demise	grimy
simultaneously	biography
decisive	tonsillitis
appendicitis	bronchitis

i as in *ill*

in
it
credit

inclosure	finance*
italic	genuine
rid (<i>not</i> red)	pretty

* Preferred pronunciation, though another is allowable.

Usually
correct

Frequently incorrect

i as in ill

fin

direct

Italian

diploma

Missouri (both i's)

Cincinnati

divide (first i)

bicycle (y)

respite

puerile

hostile

hypocrisy

feminine (both i's)

masculine

since (*not* sense)

favorite

juvenile

typical

been

if (*not* ef)

directly

champion (3 syll.)

guardian (3 syll.)

tribune

semi-

anti-

privily (both i's)

o as in old

sold

overhead

omit

compromise

brooch

whole

zoölogy

gross

decorous*

courtier

o as in odd

not

occur

honor (first o)

offer

foreign

of

borrow

from

quarrel

morals

congress

wash

mock

correct

was

origin

orator

solace

hovel

officer

possess (*not* pō)on (*not* awn)

conquer

oo as in food

ruling

fool

moon

proof

roof

route

root

wound* (noun)

coupon

soon

cantaloupe*

bouquet

* Preferred pronunciation, though another is allowable.

Usually
correct

Frequently incorrect

*oo as in foot*bookkeeper
put
goodsbutcher
should
would
look
pulpitcould
worsted (cloth)
took
bosom*oi as in oil (not earl)*boy
employ
voidjoin
toil
foil
coin (*not* Kern)
Hoyt (*not* hurt)
hoistinvoice (*not* inverse)
coil (*not* curl)
voice (*not* verse)
boil (*not* burl nor bile)

The sound of *ou* as in *out* is made by blending the sounds of *a* in *arm* and *oo* in *food*, thus: *ah-oo-t*, out. In some sections of the country this sound is incorrectly pronounced as if made by blending the *a* of *am* with the *oo* of *food*. In practicing, be careful to start with the sound of *ah*.

*ou as in out*now (nah-oo)
down
around
about
soundcountermand
amount
counter
doubt
vowel
voucher
counsel
howdiscount
house
town
oust
county
arouse
bough
rout

The long sound of *u* is commonly mispronounced *oo* as in *food*. Oddly enough we pronounce *few* correctly and do not give the same sound to *new*, *due*, *newspaper*, and others. The correct pronunciation has the double sound of *ee-oo*.

**Usually
correct****Frequently incorrect***u as in use*

unite	accurate	figure
few	new (like few)	Tuesday
useless	dew (like few)	duty
union	duly (<i>not</i> dooley)	New York
educate	lieu	institution
Utica	avenue	stupid
	adieu	numeral
	student	Matthew
	culinary	suit
	due (<i>not</i> doo)	manufacture (both u's)
	tube (<i>not</i> toob)	constitution
	maturity	picture
	produce	tumult (first u)
	nuisance	gubernatorial

u as in up

but	judgment	just (<i>not</i> jest)
us	monkey	such
cover	nothing	supple
	constable	hover

Words not homonyms. The following pairs of words are not pronounced exactly alike. Make careful distinction in pronouncing them.

do, due
just, jest
for, fur
can, kin
point, pint

when, wen
where, wear
while, wile
which, witch
white, wight

rid, red
fears, fierce
laying, lane
quiet, quite
with, withe

what, watt
whither, wither
whether, weather
wheel, weal
dissent, descent

sure, shore
there, dare
lose, loose
acts, ax
burst, bust

higher, hire
boil, bile
price, prize
sects, sex
thick, Dick

then, den
they, day
news, noose
been, Ben
and, an
thin, din

choose, chose
treaties, treatise
those, doze
advise, advice
picture, pitcher

rinse, rents
across, crossed
cease, seize
route, rout
with, wit

breath, breathe
accept, except
formerly, formally
affect, effect
edition, addition
thought, taught

Final sounds. Care should be taken in pronouncing the final sound of words like those listed below. Special effort should be made to establish correct speech habits in the case of words ending in *a*; as *idea*, *Cuba*, *Jamaica*. Some of the speakers on our recent war repeatedly referred to the German *proper gander*, meaning *propaganda*.

told
best
fold
cold
and (*not an*)

writing
thinking
copying
transcribing
being

height (*not th*)
once (*no t*)
twice (*no t*)
Missouri (*not ah*)
Cincinnati (*not ah*)

world
draw
fact
idea (*no r*)
Cuba

massacre
across (*no t*)
kept
swept
saw

facts
trough (*not th*)
must (*not muss*)
friend
law

window
pillow
mosquito
swallow
strict

district
hundred
last
America
brethren

drawing
crept
insect
honest
brand-new (*d*)

Silent letters. Certain common words have letters which are not pronounced by the best speakers. The silent letters are indicated after each word. Go over the list several times pronouncing each word aloud.

business (i)	extraordinary (a)	often (t)
kiln (n)	toward (w)	salmon (l)
almond (l)	chestnut (t)	soften (t)
pneumonia (p)	cupboard (p)	glisten (t)
listen (t)	sword (w)	whistle (t)
subtle (b)	wrestle (t)	poignant (g)
chasten (t)	hasten (t)	apostle (t)
mortgage (t)	asthma (th)	epistle (t)
parliament (a)	pneumatic (p)	psalm (p, l)
schism (ch)	salve (l)	thyme (h)

Letters not to be dropped. Careless speakers sometimes drop the sounds indicated after each word.

recognize (g)	February (r)	particular (u)
distinctly (t)	awkward (w)	suspender (s)
surprise (r)	humorous (h)	friendship (d)
grandmother (d)	partridge (r)	pumpkin (p)
arctic (c)	geography (e)	geometry (e)
government (n)	humble (h)	every (e)
cartridge (r)		

Sounds improperly introduced. This is a very common fault which should be overcome before incorrect habits are established.

column (<i>not</i> yum)	certificate (<i>not</i> sus)	once (<i>not</i> wunst)
you (no final z)	chimney (<i>not</i> bly)	twice (no final t)
his (no final n)	family (<i>not</i> bly)	across (no final t)
her (no final n)	your (no final n)	partner (t <i>not</i> d)
notice (t <i>not</i> d)	prairie (<i>not</i> per)	elm (<i>not</i> ellum)

lightning (<i>not</i> en-ing)	attack (<i>not</i> kt)	tremendous (no j)
statistics (<i>not</i> stas)	attacked (<i>not</i> ted)	casualty (<i>not</i> i-ty)
athletics (<i>not</i> ath-a)	drowned (<i>not</i> ded)	grievous (<i>not</i> i-ous)
overalls (<i>not</i> hauls)	immediately (no j)	their (no final n)
schedule (<i>not</i> u-al)	drawing (<i>not</i> er-ing)	

Miscellaneous difficulties. The point to which attention is called is indicated in each case.

acceptance (ak)	accessible (ak)
Messrs. (messers)	accept (ak-sept)
absorb (s <i>not</i> z)	excursion (shun)
absolve (s <i>not</i> z)	architect (ark)
jeans (Janes)	accessory (ak)
circuit (kit)	algebra (<i>not</i> bray <i>nor</i> burr)
Asia (a-shia)	similar (<i>not</i> ular)
quotation (kwo)	Wilkes Barre (Barry)
Quebec (<i>not</i> Q-bec)	mimeograph (<i>not</i> min)
perhaps (<i>not</i> pre)	sphere (sf)
Roosevelt (rose)	sphinx (sf)
dishevelled (dish)	Worcester (woost)
perspiration (<i>not</i> pres)	conduit (dit)
Spokane (can)	Leicester (Lester)

Slurred syllables. If you wish to make a good impression, you should correct any tendency you may have to slur syllables. You may give words their correct sounds and yet not speak them distinctly. Your *pronunciation* would then be good; your *enunciation*, bad.

Pronounce the following words with care, giving each the number of syllables indicated. Repeat the exercise frequently to establish the habit of correct enunciation.

salary 3	interest 3	delivery 4
secretary 4	factory 3	machinery 4
inventory 4	quantity 3	accurate 3
separate 3	regular 3	different 3
manager 3	certificate 4	original 4

Philadelphia 5	prominent 3	memory 3
directly 3	family 3	offering 3
extempore 4	history 3	elementary 5
accidentally 5	ridiculous 4	United States 4
eraser 3	facilities 4	champion 3
guardian 3	hideous 3	interesting 4
generally 4	really 3	necessary 4
usually 4	several 3	eleven 3
especially 4	honorable 4	victory 3
valuable 4	slippery 3	poem 2
poet 2	Mississippi 4	laboratory 5
aeroplane 4	institution 4	licorice 3
superintendent 5	probably 3	immediately 5
battery 3	boundary 3	miserable 4
chocolate 3	examination 5	singular 3
governor 3	Indian 3	supplementary 5
illiterate 4	diamond 3	cemetery 4
hygienic 4	gentlemen 3	particular 4
discovery 4	quiet 2	medium 3
perhaps 2	cruel 2	certificate 4
library 3	calculate 3	incidentally 5
parade 2	government 3	separable 4
curiosity 5	geography 4	idiot 3

Too many syllables. In the enunciation of a few words, there is a tendency to make too many syllables. The numeral indicates the correct number.

business 2	extraordinary 5	athlete 2
library 3	elm 1	realm 1
film 1	prairie 2	vaudeville 2
toward 1	dilate 2	grievous 2

First syllable accented. The words given below are frequently accented incorrectly. Pronounce them aloud, being sure that you accent the first syllable of each word.

deficit	inventory	decade
alias	mischievous	preferable
infamous	precedent (noun)	obligatory
applicable	reputable	comparable
disputant	guardian	Iowa
legislature	primarily	casualty
fragmentary	adverse	theater
autopsy	area	abject
vehemence	respite (pit)	combatant
mattress	gelatine	envelope
specialty	desultory	harass
integral	impious	contemplate
adversely	complex	exigency
contumely	equipage	conversant
glycerine	kerosene	brigand
contrary	necessarily	Genoa
vehicle	exquisite	tribune
compromise	convex	extant
chauffeur	aeronaut	orchestra
champion	chastisement	paraffin
bayonet	peremptory	lamentable
gasoline	formidable	hospitable
despicable	aeroplane	concave
gondola	syringe	rapine (in)
ordeal	cerebrum	impotent

Second syllable accented.

resources	idea	irrevocable
financial	incomparable	inquiry
address (n. or v.)	recourse	advertisement
finance	opponent	precedence
research	aspirant	defalcate
incognito	finale	museum
condolence	acclimate	Carnegie
illustrated	defect	robust
dessert	superfluous	remonstrate
pretense	inhospitable	allopathist

occult
calliope
telegrapher
indissoluble
aerial (a-e'-ri-al)

vagary
municipal
romance
ally
generic

mustache
precedent (adj.)
inimical
acumen
grimace

discourse
adult
usurp
recess

distribute
ornate
allied
unanimous

inexplicable
inexorable
abdomen
horizon

Variable accent. Each of the following words has two accents according to the meaning. Use each word in sentences which will bring out the variation in accent and the difference in meaning.

absent
alternate
abstract
accent
comment

convoy
desert
detail
digest
entrance

precedent
proceeds
produce
progress
project

compact
compress
concert
conduct
confine

escort
essay
expert
export
extract

protest
rebel
record
refuse
reprimand

conflict
consummate
content
contest
contract

ferment
frequent
import
insert
insult

reprint
subject
survey
suspect
torment

contrast
converse
convert
convict

object
perfect
perfume

transfer
transport
permit

ORAL REPORT

Look up in a dictionary the variation of accent in the expressions below and explain just what each expression means.

to establish a precedent

a condition precedent

CHAPTER X

CHOOSING THE RIGHT WORD

Overworking pet words. Most of us are not entirely free from the fault of using certain words excessively. Slang owes its popularity, in great measure, to the large number of ideas which one slang word can be made to express. With some people, everything that is disagreeable, unpleasant, or difficult, is *fierce* or *punk*. Thoughtful speakers choose their words with great care, making nice discrimination between words having almost the same meaning.

EXERCISE

Look up the word *nice* in a dictionary and determine what its root meaning is. Go over the expressions below and determine whether or not one of the words in the right-hand column would express the intended idea more exactly.

" Nice " expressions

a nice salesman
a nice train
a nice position
a nice shoe
a nice sales letter
a nice auto
nice writing
a nice order
nice roads
nice apples
a nice explanation
a nice young lady
a nice picture
nice weather

More exact words

large
agreeable
durable
well paid
becoming
careful
dependable
fragrant
interesting
beautiful
enjoyable
pleasant
good looking
serviceable

"Nice" expressions	More exact words
nice bread	delightful
a nice watch	smooth
a nice party	charming
nice music	reliable
a nice house	handsome
a nice dress	convenient
nice scenery	legible
nice shorthand notes	pretty
a nice pianist	delicious
a nice catalog	accomplished

Synonyms. Words which have nearly the same meaning are *synonyms*. Such words are said to be *synonymous*. Careful study of the synonyms given in this book will do much toward making you a master of exact, forceful, business English.

GROUP I

A. discount, deduction, concession, allowance, rebate, refund. A *discount* is a reduction usually reckoned in per cent, while a *deduction* may be a lump sum taken from the amount to be paid. A *concession* is a yielding to a demand or request; an *allowance* may be made on the price of goods which prove unsatisfactory. A *rebate* is a paying back, in part, of a sum paid; as, a *rebate* on account of an overcharge. A *refund* is the return of the whole sum paid.

B. invoice, bill, account, statement. A business firm sends an *invoice* or *bill* for goods shipped. A physician sends a *bill*, not an *invoice*. An *invoice* is itemized; a *statement* is commonly a notice of *invoice* totals remaining unpaid. An *account* is an arrangement of debits and credits in a ledger.

C. duplicate, copy, transcript, facsimile. *Duplicates* are originals in the sense that they are not copied from something else; as, *duplicate* bills, a *duplicate* of a book. Carbon *copies*, so-called, are *duplicates*. A *transcript* is a copy of the subject matter, but not necessarily of the form; as, a *transcript* of a deed. A *facsimile* is an exact copy of the form and content of the original, though often reduced in size; as, a *facsimile* of a letter printed in a newspaper.

D. sample, specimen. We may speak of a *specimen* copy, or a *sample* copy; but we say a *sample* of grain, cloth, or lace, a *specimen* of one's handwriting, geological *specimens*. Strictly, a *sample* is a part of the thing itself, exhibited to show the quality. A salesman carries *samples*, not *specimens*.

E. auditor, adjuster, referee, arbiter. An *auditor* examines and passes upon the correctness of a set of accounts; as, a railroad *auditor*. An *adjuster* determines the amount of a just claim against his firm; as, an insurance *adjuster*. A *referee* is an attorney appointed by the court to hear evidence and decide issues referred to him. An *arbiter*, or arbitrator, is a person agreed upon by contending parties to settle the disputed point.

F. contract, agreement, stipulation, bargain. A *contract* is a legally enforceable agreement. There may be *agreement* without contract, but no *contract* without agreement. A *stipulation* is one of the provisions of an agreement. A *bargain* is a contract of sale.

G. quantity, number, amount. *Quantity* and *amount* are used of goods in bulk; *number* is used of goods that may be, and usually are, counted; a *quantity* of potatoes, a large *amount* of coal, a *number* of applications. It is incorrect to speak of the *amount* of words in a telegram.

H. countermand, cancel, rescind. One may *countermand* an order which he has given to a firm. The firm may be willing to *cancel* the order if the goods have not been shipped. Checks, notes, and drafts are *canceled* by marking them "Paid." A resolution may be *rescinded* by the body which passed it; a contract may be *rescinded* by one of the parties to it.

I. reimburse, repay, indemnify, reciprocate. We *reimburse* another for money advanced by him on our account. We may *repay* money or other things, such as kindness. To *indemnify* is to secure against loss or damage; as, an insurance company *indemnifies* a policy holder against fire loss. *Reciprocate* does not refer to money. We *reciprocate* favors or acts of kindness.

J. bonus, reward, subsidy. A *bonus* is compensation for extra effort, increased sales, and the like, given to someone in our employ. A *reward* is given for special, infrequent service. A *subsidy* is paid by a government to a company for some public service which would

otherwise be unprofitable; as, a *subsidy* to a steamship line for maintaining mail service.

K. **damage, detriment, loss.** *Damage* and *detriment* both cause *loss* to some one. *Damage* is visible, or tangible; *detriment* usually not; as, *damage* to an auto truck, *detriment* to a business, to one's health.

L. **carton, crate, bundle, parcel.** A *carton* (not a cartoon) is a press-board box, frequently a container of smaller pasteboard boxes; as, a *carton* of pens contains twenty-five boxes. A *crate* is made of wood slats. *Bundles* are tied; *parcels* are usually tied, or fastened with adhesive paper tape.

M. **cite, refer to, quote.** We *refer to* authorities and *cite* (point out) instances. We *cite* laws by book and page, or we may *refer to* them in an incidental way. We may, if we like, *quote* from the law just *cited*. *Cite* also means to cause to appear before some one in authority; as, "The soldier was *cited* for bravery."

EXERCISE

Insert a suitable word in each sentence below, making your selection from the correspondingly lettered list of synonyms previously studied in Group I.

A. 1. We will give you a —— of 2 per cent, and will allow you a —— for the goods returned, but we cannot make any further ——.

2. Return the goods and we will —— your money.

3. We cannot make any —— for breakage.

4. He asked for a —— of his money.

5. Cement dealers allow a —— of 15 cents each for bags returned.

B. 1. We make it a practice to send —— at the time of shipment.

2. We inclose a —— of your —— to date.

3. These two ledger ——s do not agree.

4. The lawyer has not rendered his ——.

C. 1. The stenographer has just made a —— of her notes.

2. When a second invoice is sent in place of one which has been lost, it is often stamped "—— invoice."

3. A —— of the original check was reproduced in the Herald.

4. Your expense account must be made out in —.
5. The architect's — of the specifications was lost.

- D. 1. This is a — of my handwriting.
2. The prospector showed us several —s of silver ore.
3. We furnish each salesman with a full line of —s.

- E. 1. The old station agent has just been "checked out" by the railroad —.
2. The judge appointed Mr. Sammis to act as — in the matter.
3. The fire loss was fixed at \$275 by the —.
4. The opposing factions agreed to leave the decision to Mr. Gibson as —.

- F. 1. The — was void because there was no consideration.
2. One of the —s in the — was that yellow pine sills were to be used.
3. The — was that the cauliflower was to be delivered.

- G. 1. Ten dollars is a larger — than five dollars.
2. Ten is a larger — than five.
3. We have a — of hay for sale.
4. He receives a large — of letters every day.

- H. 1. If this order is not filled at once, we shall have to — it.
2. I move that the resolution adopted yesterday be —ed.
3. The firm refused to — the order after it had been accepted.

- I. 1. The agent will be —ed for his traveling expenses.
2. The casualty company agrees to — me for all lost time.
3. If you will do us this favor, we shall be glad to — when opportunity offers.
4. It is doubtful if I can ever — what you have done for me.

- J. 1. This company gives deserving employees a — at the end of each year.
2. If this service is to be maintained, it must be done by means of a —, for otherwise it cannot be made to pay.
3. A — of \$300 is offered for the arrest of the thief.

- K. 1. We suffered a money — of \$160, to say nothing of the — to our business.
2. We were allowed \$26 for the — to the piano.

- L. 1. Strawberries are sold at wholesale by the ——.
 2. We urge all shoppers to carry small —s.
 3. There are 16 boxes in a —.

- M. 1. The lawyer —d the law covering the point in question and —d a portion of it.
 2. He also — previous cases decided under the law just —d.

GROUP II

A. **qualifications, qualities.** Either word may be used of persons; *qualities* alone may be used of things. A person may have good *qualities* and still lack some of the *qualifications* for a certain position.

B. **concise, brief, curt.** An article which is not long is *brief*. It may also be *concise* if it contains much in small compass. Many letters are *brief* without being *concise*. *Curt* is used to indicate a displeasing, or disrespectful, brevity.

C. **sum, footing, total, grand total, aggregate.** *Sum* and *footing* mean the result of adding. A *footing* usually is the result of adding columns of some length. A *total* is a logical whole. The sales *total* may be the *sum* of a number of page *footings*. A *grand total* is the result of combining two or more *totals*. An *aggregate* is the result of combining, not necessarily by an exact calculation.

D. **conciliate, satisfy, please.** *Conciliate* means to win over from a hostile to a friendly attitude. *Satisfy* means to meet all needs. *Please* means to cause enjoyment. It is thus possible to *conciliate* an angry customer without *satisfying* him, and also to *satisfy* him without *pleasing* him.

E. **schedule, inventory.** A *schedule* is a list of articles on hand, debts of a bankrupt, etc., and is usually attached to some report. An *inventory* is a list of goods on hand, usually with their estimated value.

F. **depreciate, deteriorate, deprecate.** To *depreciate* means to grow less valuable; to *deteriorate* means to grow poorer in quality. To *deprecate* meant originally to ward off by prayer; it has come to mean to disapprove. As a transitive verb, *depreciate* means to set a low value upon something; as, "I do not wish to *depreciate* what the preceding speaker has said, but I cannot agree with him in everything."

G. **implement, instrument, tool, utensil.** We speak of farm *implements*, a surgeon's *instruments*, a plumber's *tools*, and cooking *utensils*. An *implement* is commonly larger than a *tool* or *instrument*; a Stillson wrench is a *tool*; a corn harvester is an *implement*; a mixing bowl is a *utensil*.

H. **additional, extra, superfluous, surplus, excess.** *Additional* is applied to anything more than is usual. *Extra* means more than was expected. *Superfluous* means more than was wanted. We speak of *additional* help, *extra* expense, *superfluous* advice. *Surplus* refers to an amount left over, considered desirable; *excess* refers to an amount left over, considered undesirable. We speak of *surplus* funds and *excess* baggage.

I. **estimate, estimation.** An *estimate* is an approximate calculation; as, an *estimate* on the cost of a building. *Estimation* is the feeling of respect, or esteem; as, "The firm stands very high in my *estimation*."

J. **habit, custom, practice, policy.** When a person does something regularly in the same way, it becomes a *habit*; when many people act repeatedly in the same way, it becomes a *custom*. It is common *practice* to send an invoice at the time of shipment. The established *policy* of a business house will determine its *practice*.

K. **option, refusal, alternative, choice.** *Option* and *refusal* have no idea of compulsion, but they require usually that some decision be made within a specified time. An *alternative* is one of two compulsory *choices*.

L. **solicit, make requisition for, demand, commandeer.** We *solicit* what we should like to take; we *demand* whatever we have a right to take. Thus, we may *solicit* orders and afterward *demand* payment for the goods. A railroad station agent *makes requisition* upon the division chief for postage stamps and stationery. A general may *commandeer* all the motor trucks in the neighborhood for the use of his army.

M. **deficit, deficiency, shortage, scarcity.** A *deficiency* is a lack of something. A *deficit* is a *deficiency* of income. A *shortage* is a *deficiency* which results from an error, or from a crime. *Scarcity* refers more to the difficulty of procuring a thing because of inadequate supply.

N. **competitor, rival, opponent.** Two salesmen of the same firm might be *rivals*, but not *competitors*. Another firm in the same business would be a *competitor*. An *opponent* is one who actively hinders; as, a political *opponent*.

O. **consignee, receiver, recipient, trustee.** A *consignee* is a person to whom goods are shipped. A *receiver* is a person appointed by the court to take over and temporarily conduct the business of a firm or corporation financially involved. *Recipient* is frequently used in a figurative sense; as, "He was the *recipient* of many honors." A *trustee* is a person who holds in trust the property of another.

EXERCISE

Insert a suitable word in each sentence below, making your selection from the correspondingly lettered list of synonyms previously studied in Group II.

A. 1. His natural ——s and his long experience ought to give him all the ——s required for this important position.

B. 1. This letter is —— but not ——.

2. A letter dealing with a delicate matter should not be so short as to be ——.

C. 1. The —— of these two numbers is more than 2,000.

2. What are the ——s of each of these sections and what is the ——?

3. His liabilities will amount to \$60,000 in the ——.

4. Give me the debit and credit ——s of Piper's account.

D. 1. We want to —— every customer.

2. The adjuster is able to —— nearly all of the customers who think they have grievances against the company.

3. This simple filing cabinet will —— every requirement.

E. 1. These articles are all included in the —— made by the appraiser.

2. —— should never be confused with invoice.

F. 1. Some canned goods —— with age.

2. This machine is ——ing in value.

3. I —— such conduct.

- G. 1. We furnish no ——s with these kitchen cabinets.
2. A farmer uses both ——s and ——s.
3. A carpenter uses ——s while a dentist uses ——s.
- H. 1. After what Mr. Clark has said, anything I might say would be ——.
2. I was charged for 60 lbs. —— baggage.
3. The delivery charges are ——.
4. We always take on —— clerks before Christmas.
5. We are disposing of our —— stock.
- I. 1. In my ——, this firm is the one to be engaged.
2. The item was not specified in the ——.
- J. 1. He has a bad —— of coming late.
2. We do not make a —— of extending long credit. It is contrary to our well established ——.
3. It is the —— of business houses in this city to close on Saturdays at noon.
- K. 1. He has no —— in the matter.
2. He must decide between two ——s.
3. They have an —— on the land for one month.
4. We have the —— of the wheat at \$1.80 a bushel.
- L. 1. We ——ed the return of our property.
2. The firm ——s new business.
3. At the end of each month, we —— thirty days' supplies.
4. We expected that our dump carts would be ——ed any day.
- M. 1. The crop reports indicate that there will be a —— of wheat this fall.
2. His accounts showed a —— of \$260.
3. The treasurer reported a —— in the treasury.
4. There is a —— of small coins in circulation.
- N. 1. We are prepared to meet the prices of any ——.
2. These two boys have been ——s ever since they entered the store.
3. He would say nothing to his ——'s lawyer.
- O. 1. The firm has gone into the hands of a ——.
2. Henry Dillon was elected —— for two years.
3. He has been the —— of many honors.
4. The —— refuses to accept the goods.

EXERCISE

1. The following pairs of words are sometimes troublesome because the real meaning of the words is not understood. Consult an unabridged dictionary and bring to class a written explanation of the difference in meaning between the two words given in each pair below.

admission, admittance
womanly, womanish
notorious, noted
figure, number

official, officious
manly, mannish
immovable, motionless
adequate, ample

2. Use each of these words in sentences such as a business man would be likely to use.

EXERCISE

1. After consulting a large dictionary, bring to class a written explanation of the difference in meaning between the two words given in each pair below.

extension, increment
relinquish, repudiate
explicit, express
eliminate, retrench

verify, prove
indorse, approve
invest, speculate
fluctuate, vary

2. Use each of these words in sentences as a business man would use them.

3. Could the temperature outside *vary* every hour for five hours without *fluctuating*?

4. Is it possible to *eliminate* without *retrenching*?

EXERCISE

1. The following pairs of words are sometimes confused. Look up the meaning of each word in a large dictionary and write an original sentence, such as a business man would use, to show your understanding of each word.

warrant, order
by-product, refuse
refuse, reject
cause, reason

tracer, follow-up letter
imply, infer
simplicity, simpleness
dislike, hate

2. Would a public speaker *imply* or *infer* more than he actually says? Might a hearer *imply* or *infer* something which the speaker did not intend to imply or infer?

EXERCISE ¹

1. After consulting a large dictionary, write out and bring to class an explanation of the difference in meaning between the two words given in each pair below.

appraise, apprise
desirable, desirous
immediately, promptly
confidential, secret

price list, list price
distinct, distinctive
deduce, deduct
prominent, conspicuous

2. Use the correct word of the pair given in each sentence below.

From these facts we were able to (deduce, deduct) what must have happened.

Many (prominent, conspicuous) business men dislike to be (prominent, conspicuous).

It is expected that the property will be (appraised, appraised) early next week.

His handwriting is so much like his brother's that it is not very (distinct, distinctive).

This report need not be written (immediately, promptly), but it must be ready (immediately, promptly) at three o'clock.

3. Explain the difference between a secret report and a confidential report.

4. Which of the two words (desirable, desirous) is applied to things? to persons? to both persons and things?

¹ Additional exercises on business synonyms may be found on p. 328 of the Appendix.

Antonyms. Antonyms are words of opposite meaning. The use of antonyms gives variety to one's speech. The study of antonyms tends to increase one's vocabulary. The following list is suggestive of what may be learned from such a study.

lessor, lessee	risk, safety
debit, credit	mortgagor, mortgagee
export, import	emigrant, immigrant
conservative, radical	optimist, pessimist
cause, effect	homogeneous, heterogeneous
vertical, horizontal	

Prefixes are frequently used to form antonyms. The formation of such antonyms deserves study because the selection of the proper prefix may present some difficulty.

agree, disagree	negotiable, nonnegotiable
accurate, inaccurate	resident, nonresident
regular, irregular	attractive, unattractive
movable, immovable	usual, unusual
possible, impossible	popular, unpopular
logical, illogical	

Observe that *in-* is changed to *il-* before words beginning with *l*, to *ir-* before words beginning with *r*, and to *im-* before words beginning with *m* or *p*.

EXERCISE

1. Explain the meaning of lessee, radical, pessimist, mortgagor, immigrant, nonnegotiable.
2. Form the antonym of each of the following words:

practical	legal	businesslike
payment	applicable	exact
justice	just	separable
active	personal	sufficient
explainable	perfect	accessible
safe	sense	used

solvent
existent
responsible
sound
forfeitable
courteous

valid
revocable
assessable
comparable
use (noun)
lawful

entity
paid
receipt
manly
capable

3. Distinguish: invaluable, valueless; disorganized, unorganized; unarranged, disarranged.

CHAPTER XI

SPELLING

Business men demand good spelling on the part of their assistants. One can easily master the short list of words that he commonly misspells. Make up your mind that you will never lose a position through your inability to spell common words. It will pay you to make yourself a one hundred per cent speller on every exercise which follows. In fairness to yourself, you cannot afford to slight a single word. If you write shorthand, you probably feel the need of more drill on words that you thought you had mastered before you left the elementary school.

Personal lists. The words that you repeatedly misspell would probably not make a very long list—perhaps not more than fifty. An excellent method of improving your spelling is to make such a list in a note book which you can carry with you.

EXERCISE

The following words have been found by several investigators to be those most frequently misspelled. You will observe that they are all very common words. Do not let a single one remain on your personal list.

choose	tired	minute	much	any
raise	early	instead	easy	every
through	they	half	again	very
none	often	won't	cough	ache
Wednesday	said	hoarse	shoes	tonight
wrote	enough	truly	sugar	ready
forty	hour	trouble	among	busy
color	though	dear	guess	business
says	just	doctor	whether	laid
heard	does	once	would	can't

sure	February	could	always	don't
answer	which	separate	Tuesday	done
many	friend	been	women	meant

Study the following words together, observing carefully how they are alike or different:

column	customer	till	mention	fitted
autumn	costumer	until	dimension	benefited
solemn				profited
condemn	attached	already	advise	
	attacked	always	advice	write
carriage		almost		writing
marriage	fickle	all right	census	written
village	pickle		consensus	
	nickel			earnest
			father	Ernest
prize	kerosene	fence	farther	
enterprise	gasoline	defense		
surprise		offense		

Observe with care the spelling of the following derivatives:

refer, referring, referred	travel, traveling, traveled
incur, incurring, incurred	benefit, benefiting, benefited
omit, omitting, omitted	offer, offering, offered
compel, compelling, compelled	profit, profiting, profited
stop, stopping, stopped	begin, beginning

Rule.—Words of one syllable and other words accented on the last syllable, ending in a single consonant preceded by a single vowel, generally double the final consonant before *-ing* and *-ed*.

ORAL EXERCISE

Add *-ing* to each word below, and *-d* or *-ed* to each one that forms the past tense regularly.

owe	move	begin	notice	refer
step	run	incur	desire	manage
admit	interfere	charge	prefer	omit
occur	offer	carry	grin	tie
infer	pursue	compel	profit	compare

come	study	journey	modify	propel
receive	lap	trim	hope	accompany
die	leap	foot	impel	hop
satisfy	plan	use	repel	change
control	plane	repeal	travel	expel
fly	vary	become	notice	agree
marry	ship	lie	dun	regret
permit	obey	foot	exchange	shoe
cancel	file	mimic (k)	traffic (k)	canoe
come	levy	marvel	picnic (k)	

Double letters. Observe with care which letter or letters are doubled in the words that follow:

demurrage	accommodate	recommend
committee	embarrass	bookkeeping
collateral	tariff	arrears
possess	parallel	tobacco
excellent	syllable	commercial
accumulate	accessible	omission
occasion	exaggerate	apparel
necessity	commodious	miscellaneous
unnecessary	approximate	tonnage

Letters not to be doubled. The following words are sometimes misspelled by doubling the letter indicated:

amount (m)	apology (p)	auxiliary (l)
until (l)	agree (g)	professor (f)
balance (l)	writing (t)	wonderful (l)
jeweler (l)	traveling (l)	cupful (l)

ie, ei. If you are willing to learn the jingle given below, together with the five pairs of exceptions to the first line, you can easily become master of any words containing *ie* or *ei* which you will use in business English.

The common order is *i-e*,
 Unless the vowels come after *c*,
 Or have the sound of *a*, like *weigh*.

Following line 1: believe, belief; relieve, relief; grieve, grief; thief, thief; view, review, interview; chief, brief; mischief, mischievous;

piece, niece; pierce, fierce; wield, shield; siege, besiege; reprieve, retrieve; achieve, achievement; yield, field; priest, friend, lien, sieve.

Following line 2: receive, receipt; conceive, conceit; deceive, deceit; perceive, ceiling. No exceptions.

Following line 3: freight, weight; weigh, inveigh; seine, veil, heinous, neighbor; reign, foreign, sovereign. No exceptions.

Exceptions to line 1: The jingling pairs below are easy to learn.

either, neither,
leisure, seizure (seize),
heir, their,
height, sleight,
forfeit, counterfeit.

When you have a doubtful word to spell, ask yourself these questions:

1. Do the vowels come after *c*? If so, use *e-i*.
2. Have they the sound of *a* like *weigh*? If so, use *e-i*.
3. Is the word listed in the five pairs of exceptions? If so, use *e-i*; if not, use *i-e*.

-ceed, -cede, -sede. Learn *exceed*, *proceed*, and *succeed*; spell *supersede* with an *s* like its initial letter; spell all the others *-cede*.

-sion, -cion, -tion. Most words have the ending *-tion*, but observe the following rather common words:

extension	dimension	suspicion
occasion	excursion	coercion
exclusion	diversion	complexion

-os, -oes. Plurals of nouns ending in *o* present some difficulty. If you will memorize the list that follows, you may safely spell the other plurals *-os*.

cargoes	vetoos	noes (in voting)
embargoes	tomatoes	mottoes
echoes	calicoes	heroes
buffaloes	negroes	desperadoes
volcanoes	mosquitoes	torpedoes

un-. When *un-* is prefixed to a word beginning with *n*, be careful not to drop one of the *n*'s; as, necessary, unnecessary; natural, unnatural.

dis-. Study the list that follows and discover why some of the words have two *s*'s and others have only one *s*.

disappoint	disapprove	dissolution
disappear	disallow	dissatisfy
disagree	disarrange	dissolve

-able, -ible. The commoner ending is *-able*.

1. Use *-able* with all words which have a derivation in *-ation*: as, negotiation, negotiable; valuation, valuable; probation, probable.

2. Use *-able* when the dropping of the ending (*-able*) leaves a good English word (with the possible addition of silent *e*), unless the word is very unusual, or appears in the list below:

accessible (access)	forcible (force)
collectible (collect)	inexhaustible (exhaust)
compressible (compress)	inexpressible (express)
contemptible (contempt)	irresistible (resist)
convertible (convert)	perceptible (percept)
corruptible (corrupt)	reducible (reduce)
defensible (defense)	responsible (response)
digestible (digest)	reversible (reverse)
discernible (discern)	sensible (sense)

3. Words ending in *-ce* and *-ge* retain the *e* before the ending *-able*. The common words are

noticeable	changeable	serviceable
chargeable	exchangeable	damageable
pronounceable	enforceable	

EXERCISE

The following business homonyms should be carefully distinguished in meaning. Use each in a sentence, making sure that you have mastered the question of which word to use in each instance.

stationery	paper, writing materials, etc. (Think of <i>stationer</i> .)
stationary	not movable.
waive	to give up voluntarily what one could demand.
wave	a movement of the ocean.
canvas	coarse cloth.
canvass	an enumeration; to make an enumeration.
current	that which flows; referring to present time (adj.).
currant	a small fruit.
assent	acquiescence, a yielding.
ascent	climbing an elevation.
route	the course of a journey.
root	part of a plant.
council	a deliberative body.
counsel	advice; advisor.
consul	a government commercial representative who resides abroad. (Pronounced quite differently from the others.)
stayed	did stay.
staid	very dignified.

EXERCISE

Use the following words in original sentences, showing that you understand the difference in meaning. Look up doubtful points in the dictionary.

cereal, serial
 allowed, aloud
 bury, berry
 buy, by
 coarse, course

would, wood
 sweet, suite
 straight, strait
 sale, sail
 serge, surge

cite, site
 session, cession
 compliment, complement
 minor, miner
 new, knew

blue, blew
 medal, meddle
 done, dun
 shown, shone
 steal, steel

profit, prophet
capital, capitol
ceiling, sealing
wrapping, rapping

guarantee, guaranty
draft, draught
peddle, pedal

lose, loose. Both words may be used as verbs; *loose* may also be an adjective. *Lose* means *to suffer the loss of*; *loose* means *to unfasten, to untie*. As an adjective, *loose* means *not tightly fastened*.

1. The investment is so small that you cannot lose much in any event.
2. Systematic filing prevents the losing of valuable letters and documents.
3. If the nut on the bolt works loose, we may lose it.
4. It is easy to lose one's way in a strange city.
5. Articles in bulk are sometimes said to be sold loose.

EXERCISE

Choose the proper word for the blank in each sentence.

1. After you — a thing, it is lost.
2. After you — a thing, it is unfastened.
3. The carriage tension of the typewriter is too —.
4. Be careful not to — this note to Mr. Clarke.
5. The locking device prevents our —ing the pages from our — leaf ledger.
6. You have everything to gain and nothing to —.
7. Something must be — about this machine; I can hear the rattle.
8. You should put a clip on — papers so that you will not — them.
9. Such unfair methods are sure to cause a merchant to — trade.
10. If the wrapping becomes —, you may — something from your package.
11. The — sales slips are filed in a special cabinet.

effect, affect. Either may be used as a verb; *effect* alone as a noun. *Effect* means *to bring about, to accomplish*; *affect* means *to influence, to change, sometimes to pretend*. As a noun, *effect* means *result*.

1. The new manager effected many changes in the office.
2. These changes will affect several men whose services will be dispensed with.
3. The war in Europe affected our foreign trade to a marked degree.
4. One of the effects of the war has been the building up of our merchant marine.
5. The stenographer affected not to notice her employer's mispronunciation.
6. Such a result can be effected only through concerted action.
7. The new ruling takes effect on December 1.
8. The failure of the firm affected the stock market.
9. The railroad has just issued a new time table effective next Sunday.
10. The new tariff has seriously affected leather dealers, but it has had no effect on our business.
11. Her overnice pronunciation is due to affectation.

EXERCISE

Choose the proper word in each of the following sentences:

1. The climate of England is ——ed by the Gulf Stream.
2. The policeman ——ed not to hear me.
3. In a large office the economies ——ed by The Dictaphone run into thousands of dollars a year.
4. What will be the —— of such a sweeping change?
5. The Panama Canal has ——ed a shorter route to the west coast of South America and has ——ed freight rates appreciably.
6. The proposed merger was ——ed without seriously ——ing the stock market.
7. Through more systematic office methods we have ——ed great savings.
8. The new order ——s all unskilled laborers, but has no —— on skilled artisans.
9. He ——s a New England accent.
10. The explosion ——ed his hearing, but not his sight.
11. If increasing overhead expenses —— your profits, you can —— a saving by using our Rapid Fire Duplicator.
12. What the ultimate —— will be, no one can predict.
13. They have packed all their ——s and left town.
14. Entrance was ——ed through a rear window.

15. The —— was marvelous.

16. She is always ——ed in her manner.

than, then. *Than* is used after the comparative degree of an adjective or an adverb; *then* means *at that time* or *afterward*.

1. Express is faster than freight.

2. This account has run more than a month.

3. Make these extensions; then you may go.

4. John writes more neatly than I.

5. His license was then taken away from him.

EXERCISE

Insert *than* or *then* in the blanks below.

1. The loose leaf is —— inserted in the binder.

2. We have more —— 60,000 square feet of floor space.

3. Orders are coming in faster —— usual.

4. He —— went directly to the president of the company.

5. Demurrage is charged on cars held more —— two days for loading or unloading.

6. Wouldn't a special delivery letter be better —— a telegram?

except, accept. *Except* and *accept* may both be used as verbs; *except* may also be a preposition or a conjunction. *Except* means *to make an exception of, to exclude*; *accept* means *to receive willingly*. Do not use *except* for *unless*.

1. We should be willing to accept your note at 60 days for all of our bill except the item for materials, which must be paid in cash.

2. If we except the Jennings store, every business place in the village has a telephone.

3. I accept your offer.

4. Haven't you any carbon paper except this?

5. We credit your account with R. M. Van Dorn's acceptance for \$356.00 at 10 days' sight.

6. There is no way of evading this duty; we cannot except anybody.

7. He said he would not think of accepting pay for his services.

8. I know nothing of this plan except that it is said to be very effective.

EXERCISE

Insert *except* or *accept* as required in each of the following sentences:

1. The shipment arrived in good condition — the casting No. 56A, which had been broken.
2. Please — our thanks for the order which we have just received from you.
3. We are offering the lot at a sacrifice and can — nothing but cash in payment.
4. He is the best salesman I know; I will not — anybody.
5. I will — your note for the whole debt — the insurance premium.
6. Kindly — the draft when presented.
7. This deed is intended to convey title to all of lot No. 6, —ing and reserving therefrom a 16-foot lane along the north boundary.
8. All the directors were present — Mr. Vanderlip.
9. We will make final payment as soon as the architects — the work of the contractors.
10. All suits have been reduced in price, — blues and blacks.
11. Would you — a position as bank clerk?
12. He would not — my check — when it was indorsed by my employer.
13. We were compelled to — less than the goods cost us.
14. Please — our thanks for the remittance of \$53.89 which we have just received.

there, their. *Their* means *belonging to them*. The spelling may be remembered by recalling the derivation. *They* plus *r* gives *the(y)r*, the *y* being changed to *i*. *There* has numerous uses.

There is (or was)

some mistake here.
no further discount.
one of the partners in the auto.
an odd lot of hats.
many a man who is (was) honest.

There are (or were)

a number of errors in this bill.
several firms refining sugar.
only a few of that kind left.
to be two well-known speakers present.
many men who are (were) honest.
none better than this one.

1. They acknowledge their mistake.
2. There ought to be no difficulty in making settlement with their adjustment department.
3. Their ink is excellent; there is no acid in it.

EXERCISE

Insert *their* or *there* in the blanks below.

1. They are making additions to —— factory.
2. Were —— many people present?
3. If —— has been a mistake, we shall be glad to correct it.
4. —— credit is good anywhere.
5. Why should —— be any deduction from the amount charged?
6. —— might be some reason for it, if they had always been prompt in the settlement of —— bills.
7. —— are a number of men on the waiting list.
8. —— stock is the most complete that —— is in town.

principal, principle. Either word may be used as a noun; *principal* may also be an adjective. *Principal* means *chief*, either as an adjective or as a noun; *principle* means *a law or rule of conduct*.

This expression	Means
The principal witness	the chief witness.
The principal of a school	the chief teacher of a school.
The agent acts for his principal	the agent acts for the one who employs him.
Both interest and principal	interest and the sum on which the interest is reckoned.
The fundamental principle of double entry	the fundamental law of double entry.
A man of good principle	a man of good conduct.

EXERCISE

Use *principle* or *principal* as required in the sentences that follow:

1. What is the —— on which this works?
2. I am permitted to refer you to Mr. F. B. Dillon, —— of LaSalle Academy.

3. The —— of the note is \$250.
4. A —— is responsible for the acts of his agent.
5. Our —— reason for doing it this way is the urgent need of immediate results.
6. We use black ribbons ——ly, though we have a few bichromes.
7. Do you understand the —— of the mimeograph?
8. The —— use of form letters is in sales campaigns.
9. A shoe factory is our —— industry.

EXERCISE

Great care should be taken to spell the names of persons and firms exactly as they spell them. It is also important that their correct initials be used. The examples of variant spellings given below are suggestive of some of the difficulties which you will encounter. Not all the names grouped together are pronounced exactly alike. A few troublesome place names are included.

Aaron	Eleanor, Elinor, Elinore
Bachelor, Batchelder	Ernest (cf. earnest)
Barber, Barbour	Ericsson, Erickson
Binghamton	Fisher, Fischer
Brown, Browne, Braun	Fisk, Fiske
Burns, Byrnes	Foster, Forster
Carns, Karns	Frances (fem.) Francis (masc.)
Catherine, Katherine,	Frazer, Fraser
Catharine, Kathryn	Frederick, Frederic
Cheyenne	Gardiner, Gardner
Cincinnati	Goodier, Goodyear
Clark, Clarke	Green, Greene
Cohen, Cohn, Cone	Hines, Hinds, Heinz
Connecticut	Henry (<i>not</i> Henery)
Cox, Coxe, Cocks	Hart, Harte
Davidson, Davison	Howe, Hough
Davis, Davies	Huff, Hough
Des Moines	Isaac
Dick, Dicks, Dix	Johnson, Johnston, Jonson
Dubuque	Kelly, Kelley
Duluth	

Louis, Lewis, Lewes	Robinson, Robertson, Roberson, Robison
MacDonald, Macdonald	Rogers, Rodgers
MacIntosh, McIntosh	
Macmillan, MacMillan, McMillan	Saunders, Sanders
McCune, McKeown	Savannah (cf. Havana)
Meyer, Maier, Mayer, Myers	Schenectady
Milwaukee	Sewell, Seawell, Sewall
Minneapolis	Sheppard, Shepard, (cf. shepherd)
Miller, Müller	Sidney, Sydney
Monroe, Munro	Snider, Snyder, Schneider
Morris, Maurice	Spencer, Spenser
	Stephen
Neal, Neil	Stephens, Stevens
Nichols, Nicolls (cf. nickel)	Stevenson, Stephenson
Osborn, Osborne, Osburn	Tennessee
	Thompson, Thomson
Palmer	Tuttle, Tuthill
Patterson, Paterson (N. J.)	
Patton, Patten, Paton	Van Dyke, van Dyke, Van Dyck
Payne, Paine	
Prior, Pryor, Preyer	Wallace, Wallis
	Wicks, Weeks
Reed, Reid, Reade, Read	Wilson, Willson
Ritchie, Richey	Worcester, Wooster

ORAL REPORT

Be prepared to give, before the class, an oral report on the topic assigned to you from the list below.

1. You are a feed merchant and are expecting a car of feed. Your bank notifies you that it holds a bill of lading with draft attached. Explain what you must do to get the feed.
2. Explain the form and use of a credit memorandum.
3. When and how to stop payment on a check.

EXERCISE

Make yourself 100 per cent perfect in spelling the first word of each of the twenty-five expressions below. You should also observe how each word is used.

Have some one pronounce these words to you before you study them. Then spend your time only on those that you misspell.

install new machinery
 installation of a dynamo
 legitimate profits
 durable cloth
 careless clerks
 franchise has been obtained
 responsible for his action
 fare to New York on the railroad
 inexhaustible supply of petroleum
 scientific management
 apparent difficulties
 casualty insurance
 cancel this item

comparable with last year's sales
 deficit at the end of the year
 depreciate through wear
 immediate acceptance
 exaggerate one's difficulties
 excel your neighbor
 illegible handwriting
 surprise your friends
 bargain day
 lease the premises for one year
 lessee of the property
 lightning rapidity

EXERCISE

Make yourself 100 per cent perfect in spelling the first word of each of the twenty-five expressions below. You should also observe how each word is used.

Have some one pronounce these words to you before you study them. Then spend your time only on those that you misspell.

miscellaneous articles
 mortgage on his home
 mutual insurance companies
 necessity for haste
 sincerely yours
 fourth sentence
 license as chauffeur
 crystal of a watch
 endeavoring to fill your order
 mileage ticket
 nineteenth name on the list
 practically, it does not work
 obliged to discontinue

o'clock means on the clock
 salary per month
 written contract
 writing one's name
 expense is excessive
 because of illness
 appreciate in value
 assured income
 convenient letter files
 incredible speed
 statistics of the year
 prejudice against form letters

EXERCISE ¹

Make yourself 100 per cent perfect in spelling the first word of each of the twenty-five expressions below. You should also observe how each word is used.

Have some one pronounce these words to you before you study them. Then spend your time only on those that you misspell.

summary of the report
chiffonier with a mirror
coincidence of events
commission of ten per cent
comparatively easy
competent to do the work
compulsory attendance
concession in the price
conscientious man
convenience of our customers
counselor at law
consular service of U. S.
customary procedure

decease of Mr. Matthews
decision of the court
canal through Panama
career as a public man
cashier of the bank
caution people to go slow
cemetery for the dead
certificate of proficiency
character above reproach
chemical fire extinguisher
chord in music
collision between trains

Syllabication. Syllabication is important because of the necessity of dividing words at the end of lines. The simpler divisions may be easily learned. When in doubt, consult a good dictionary.

Rule. *Ing* is usually a syllable by itself; but when a double consonant immediately precedes and is not double in the root word, one of the consonants is taken with the *-ing*; as, *trans-mit-ting*.

Observe: com-ing
hop-ping
hop-ing
be-gin-ning

fill-ing
pull-ing
run-ning
chang-ing

go-ing
re-fer-ring
cop-y-ing

¹ Additional exercises of this type will be found on page 329 of the Appendix. One of these exercises should be assigned each week throughout the course.

Rule. When *-ed* at the end of a word is pronounced separately like the name *Ed*, it is a syllable; otherwise not.

Observe: pre-ferred	di-rect-ed	be-loved, <i>or</i> -ed
cop-ied	re-strict-ed	learned, <i>or</i> -ed
shipped	cred-it-ed	blessed, <i>or</i> -ed
searched	in-ter-est-ed	cursed, <i>or</i> -ed
ad-dressed	prof-it-ed	aged, <i>or</i> -ed
in-ter-fered	con-tract-ed	

Rule. The endings *-ment*, *-ness*, *-tion*, *-sion* and *-cion* form separate syllables; *-able* and *-ible* form two separate syllables, subject to the rule for separating double consonants, as given below.

Observe: im-prove-ment	trans-ac-tion	change-a-ble
el-e-ment	no-ti-fi-ca-tion	mov-a-ble
set-tle-ment	con-nec-tion	pos-si-ble
com-mence-ment	pro-gres-sion	prof-it-a-ble
ac-knowl-edg-ment	sus-pi-cion	serv-ice-a-ble
quick-ness	ques-tion	a-cute-ness

Rule. Double consonants are usually separated. See exception mentioned in the rule for *-ing*.

Observe: pas-sion	pres-sure	ne-ces-si-ty
set-tle-ment	col-lec-tion	nec-es-sa-ry
rec-om-mend	im-me-di-ate-ly	un-nec-es-sa-ry
re-mit-tance	as-sets	suf-fi-cient

Much may be learned by observing the right-hand end of the lines in a carefully printed book. Most textbooks may be depended upon for correct line-end divisions.

Do not divide a hyphenated word except at the hyphen, or leave one letter of a word alone; as, e-nough.

Do not divide thought, though, through, freight, strength, height, width, breadth, scheme.

Do not be misled by the hasty syllabication in newspapers. You will find divisions there which would not be permitted in typewritten work.

EXERCISE

Divide the following words as you would divide them at line ends. Do not divide a monosyllable.

1. Coming, changeable, balance, delivery, insufficient.
2. Noticeable, beginning, changing, furnished, nonnegotiable.
3. Official, shipped, Mr. Williams, progress (verb), quantity.
4. Enough, throughout, thought, account, remittance.
5. Progress (noun), position, credited, increase, immediately.
6. Brick-yard, follow-up, right-hand, self-addressed, Perrin-Doyle.

EXERCISE

Some, but not all, of the italicized words in the following letter are incorrectly used. Study the letter carefully and rewrite it substituting other words for those italicized whenever you think it advisable. Make no other changes.

Dear Sir:

Mostly all firms know it is easier to file a letter *then* to find *the same*. *Without* the *principle* of your filing system is simple and *practicable*, you are almost certain to *loose* a letter which cannot be *located except* after an *aggravating* loss of time. If you have a *costumer* waiting, the *affect* is *most* always bad.

Our filing system, based on a *completely* new *principal*, has been so satisfactory to many other firms with *numerous* correspondence, that we *beg* to call *the same* to your attention. The *principle* of our system is so simple that *most* any office boy who can use the telephone directory can *operate the same* after a few *minute's* instruction. *Directly* he understands the alphabetic plan, he will use the file *most* efficiently.

Kindly *advise* us, *per* inclosed *post* card, what system you are using and the approximate *amount* of letters you are receiving and sending out *per day*, and we *will* be pleased to quote you a very attractive *figure* on an equipment for your office.

Very truly yours,

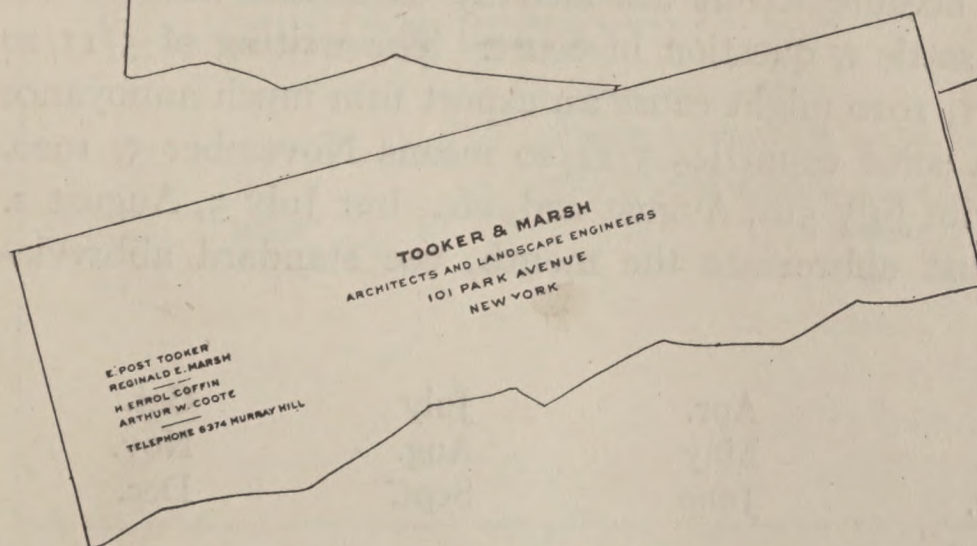
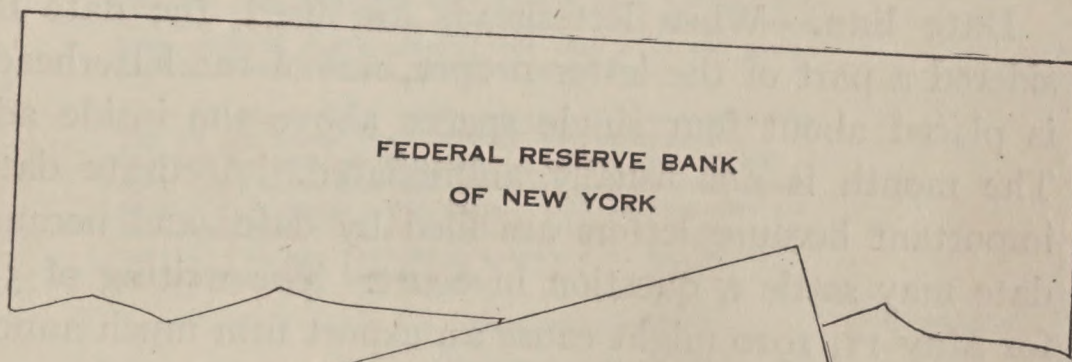
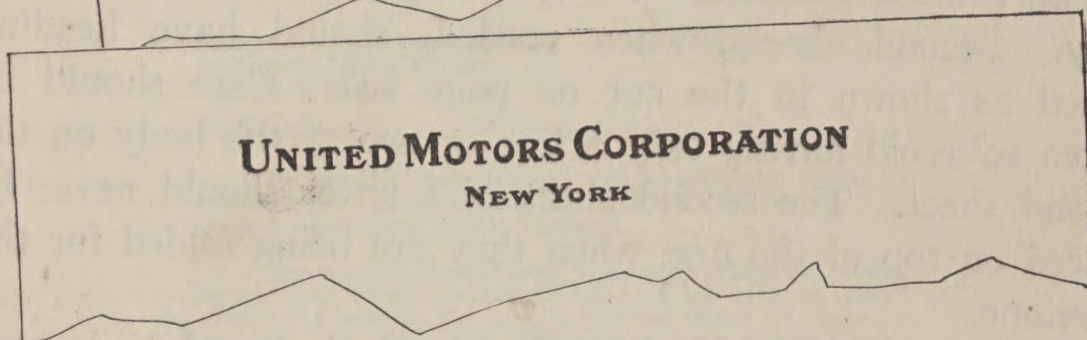
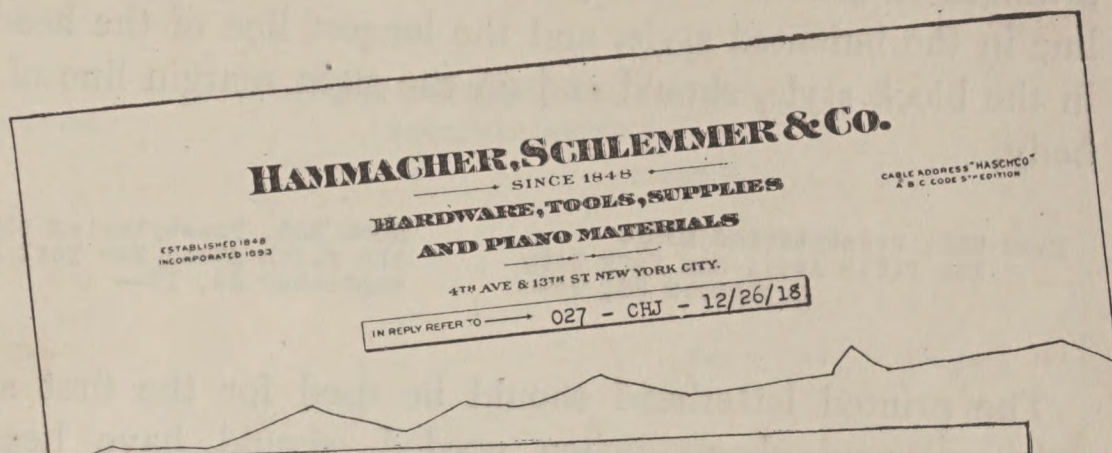
CHAPTER XII

LETTER FORM AND ARRANGEMENT

Stationery. The stationery most widely used is white, unruled bond or linen paper of good quality and weight, $8\frac{1}{2} \times 11$, or $8 \times 10\frac{1}{2}$ inches. This is called letter size to distinguish it from note size, $5\frac{1}{2} \times 8\frac{1}{2}$ inches, and half sheets, $8\frac{1}{2} \times 5\frac{1}{2}$ or 6 inches. The printed letterhead runs the short way of the paper except in the case of the half sheets. Modestly tinted paper is used to some extent with envelopes to match.

Letterheads. The models illustrated represent the better types of dignified letterhead. Such letterheads may be printed or engraved. Black is the color most widely used, but brown is frequently used on paper of light brown tint, and blue on blue tints. There is a tendency to use typewriter ribbons of the same color as the letterhead in order to produce what artists call dominant harmony. The skeleton date line formerly printed as part of the letterhead has been rendered needless through the widespread use of the typewriter. The old practice of making the letterhead an advertisement of everything the firm handles is also going rapidly out of use. The best letterheads now give little besides the name of the firm, the nature of the business, and the mail address. Additional information sometimes given is the cable address, telephone number, chief officers of the company, and the location of branch offices. Occasionally for the convenience of the filing clerk, the direction "In your reply please refer to file number," is included in the letterhead. (See letterhead of Hammacher, Schlemmer & Co., page 137.)

Heading. When unprinted stationery is used, the heading should include the exact mail address and the date of the



Well arranged letterheads

letter. The parts of the heading indicating place should be arranged in orderly fashion, the most definite first. The date line in the indented style, and the longest line of the heading in the block style, should end on the right margin line of the body.

Room 926, Presbyterian Bldg.
156 Fifth Ave., New York City
September 28, 19--

Room 926, Presbyterian Bldg.
156 Fifth Ave., New York City
September 28, 19--

The printed letterhead should be used for the first sheet only. Second sheets, when needed, should have heading typed as shown in the cut on page 141. Care should be taken to avoid having only a line or two of the body on the second sheet. The second sheet of a letter should never be placed on top of the first when they are being folded for the envelope.

Date line. When letterheads are used, the date is considered a part of the letter proper, not of the letterhead, and is placed about four single spaces above the inside address. The month is not usually abbreviated. Accurate dating is important because letters are filed by dates and because the date may settle a question in court. The writing of 5/11/20 for May 11, 1920 might cause an export firm much annoyance because in some countries 5/11/20 means November 5, 1920. Do not write July 5th, August 2nd, etc., but July 5, August 2. If you must abbreviate the month, use standard abbreviations.

Jan.
Feb.
Mar.

Apr.
May
June

July
Aug.
Sept.

Oct.
Nov.
Dec.

Novel forms of date line are sometimes devised to match the general style of the letterhead. It is unlikely that they will ever be widely adopted because of the time required to arrange them. The following forms are suggestive:

Letterhead	HODGE BROTHERS AND DAYTON TENTS AND AWNINGS 127 Market St., Newark, N. J.		
	May 2, 19--	Date line	
Inside address	Hapgood & Harrison, Inc. 269 West 125th Street New York City	Subject: Awnings	Letter subject
Salutation	Gentlemen: Attention of Mr. H. A. Wills		Particular address
	We realize how anxious you are to get those awnings immediately, and we have been doing our best to put your order through.		
	Our awning department was instructed two weeks ago to put every available machine at work on your order the moment the special brown material came in. We have done our best to get this special canvas for you, but the mills report that they cannot keep up with their orders, and they will not promise delivery for any particular date.		
Body	If you can use white canvas of the same quality as the brown you ordered, and of slightly heavier weight, we can make up these awnings at once from materials now in stock and deliver them within five days. The price would be the same as for the lighter brown stock on which we originally quoted. We are inclosing a sample of the white canvas for your inspection.		
	Very truly yours HODGE BROTHERS AND DAYTON		Complimentary close Signature
	<i>M. D. Hodge</i> Manager.		Particular signature Business title
Identification marks Inclosure direction	MDH:R Inc.		

A model letter, showing the position and name of each part

January
Sixth
1920

February Thirteenth
Nineteen Twenty-one

Thirty-first
December
1921

May
12
1920

Letter subject. The letter subject is a short phrase usually typed near the right margin below the date, as in the model reproduced on page 139. In letters which follow the departmental style, the subject comes immediately below the name of the addressee, as shown on page 164. The use of the letter subject is explained more fully in the chapter on Sales Letters.

Inside address. This includes the name and address of the person or firm to whom the letter is sent, and also any appropriate titles or descriptive phrases. Two styles of inside address are in common use—the block style, as shown in the model letter reproduced on page 162, and the indented style, as shown on page 161. The block style has the advantage of speed in typing. The matter to be included in the address should be divided into two, three, or four lines, so that no line will be excessively long. When window envelopes are used, the last line of the inside address should be about a half inch above the bottom of the top third of the sheet, so as to facilitate the folding of the letter.

Most business men agree that the forms below at the right are better than those at the left.

352 5th Avenue

352 Fifth Avenue

165 12th Street

165 Twelfth Street

355 West One Hundred Twenty-fifth Street

355 West 125th Street

A safe rule is to use words for street names when they are uncompounded numbers; as, Tenth Avenue, Sixtieth Street, and to use figures for compounded numbers; as, 23d Street, 42d Street, 116th Street.

Capitals are commonly used for *St.*, *Ave.*, *Sr.*, *Jr.* There

Burtis & Connell - 2

May 7, 19--

a line of goods which is known from coast to coast,
and we feel sure that you would find it very easy
to work up a good trade.

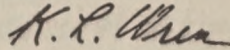
The price which we have quoted is very low and
includes a free advertising campaign for two months
in your local papers, besides window displays of
real merit and the services of a demonstrator for
two days if you want her.

This agency is going to some enterprising merch-
ant in your city. We should like to see you have it.
Let us know your decision.

Yours truly,

WILLIAMS MILLING CO.

By



Agency Director

KLW/BS
Incl. 2.

Second sheets. These should match the first sheet, but should have no printed letterhead. A good form of typed heading is shown above.

is a marked tendency to use the unabbreviated form of Street, Avenue, Manager, President, Superintendent, etc.

Titles and descriptive phrases. The following titles and descriptive phrases are common in business correspondence.

Mr. is used before the name of a man who has no higher title.

Esq., once interchangeable with *Mr.*, is rarely used now. It always follows the name; as, W. J. Parker, Esq. *Mr.* and *Esq.* should not both be used at the same time.

Messrs. is the abbreviated form of the French *Messieurs*, and is used as the plural of *Mr.* The examples given below indicate when it should be used.

With Messrs.

Messrs. Stout & Worden
Messrs. B. Hanson & Bro.
Messrs. Canfield Bros.
Messrs. H. & A. C. Kline
Messrs. Billings & Company
Messrs. Carr, Merritt & Rice

Without Messrs.

United Biscuit Company
The Rawson Foundry
State Department of Health
Yost's
L. M. Dixon, Inc.
A. B. Dick Company

Mrs. is the title given to a married woman. She should be addressed by her husband's name; as, Mrs. J. Porter Mason. A widow is usually addressed by her Christian name; as, Mrs. Katherine Flint, rather than Mrs. Jerome Flint.

Mmes. is the abbreviated form of the French *Mesdames*, and is used as the plural of *Mrs.* It should be used before the name of a firm composed of married women or of married and unmarried women. A firm composed of a man and a woman might be addressed without title, or *Messrs.* might be used.

Miss is the proper title for an unmarried woman. It is not an abbreviation and requires no period. When in doubt whether to address a woman as *Miss* or *Mrs.*, use *Miss*.

Misses is the plural of *Miss*; as, Misses Hamlin & Hubbard, Misses Audrey and Rose Stevenson. In conversation or in connected written matter, the form should be "the Misses Audrey and Rose Stevenson."

Reverend (*Rev.*) is the proper title for a rector, priest, or minister. It should not be used without the Christian name or the initials. The head of a Jewish synagogue is addressed as *Rabbi*, not as *Reverend*; as, Rabbi Stephen S. Wise.

Honorable (*Hon.*) is the title given to persons who are, or have been, ambassadors, cabinet officers, United States or state senators or representatives, judges, mayors, and the like.

Dr. is the title given to a man or woman who holds a doctor's degree from a university. As a title it is always abbreviated.

Professor (*Prof.*) is properly reserved for college and university teachers of highest rank. The head of a high school is a principal, not a professor.

DOUBLE TITLES ¹

Correct

Rev. E. B. Henderson
Rev. A. R. Andrews, D. D.
Hon. F. X. Curran
Mr. Edward Sisson, Manager
Dr. A. N. Coe, Superintendent
Mrs. Franklin Hodge, Secretary

Incorrect

Rev. Mr. (or Dr.) E. B. Henderson
Rev. (or Hon.) Andrews
Honorable Mr. F. X. Curran
Mr. Roy B. Stebbins, Esq.
Dr. Hugo Kelly, M. D.
Mrs. Dr. McPherson

Business titles, used as a part of the inside or outside address, should be typed on the same line with the person's name, whether they precede or follow it. When written on the second line, such titles tend to make that line too long, particularly when the indented style is used.

¹ For the correct use of *the* with titles, see *honorable, the honorable*, p. 50.

**Mr. J. A. Downs, Vice-President
National Bank of Burlington
Burlington, Iowa**

**Superintendent R. D. Barringer
Pennsylvania R. R. Shops
Altoona, Pa.**

**Miss Katherine Ryan, Secretary,
Business Woman's Association,
Bellingham, Washington.**

**Mr. Bradley Bulfinch, Manager,
Carson's Toggery Shop,
265 Boylston Street,
Boston, Mass.**

Postal abbreviations. The following abbreviations, frequently used in letter writing, have the approval of the Post Office Department:

Alabama	Ala.	Mississippi	Miss.
Arizona	Ariz.	Missouri	Mo.
Arkansas	Ark.	Montana	Mont.
California	Cal.	Nebraska	Nebr.
Canal Zone	C. Z.	Nevada	Nev.
Colorado	Colo.	New Hampshire	N. H.
Connecticut	Conn.	New Jersey	N. J.
Delaware	Del.	New Mexico	N. Mex.
District of Columbia	D. C.	New York	N. Y.
Florida	Fla.	North Carolina	N. C.
Georgia	Ga.	North Dakota	N. Dak.
Illinois	Ill.	Oklahoma	Okla.
Indiana	Ind.	Pennsylvania	Pa.
Kansas	Kan.	Philippine Islands	P. I.
Kentucky	Ky.	Porto Rico	P. R.
Louisiana	La.	Rhode Island	R. I.
Maryland	Md.	South Carolina	S. C.
Massachusetts	Mass.	South Dakota	S. Dak.
Michigan	Mich.	Tennessee	Tenn.
Minnesota	Minn.	Texas	Tex.

Vermont	Vt.	West Virginia	W. Va.
Virginia	Va.	Wisconsin	Wis.
Washington	Wash.	Wyoming	Wyo.

Abbreviated forms of the following are not officially recognized:

Alaska	Hawaii	Iowa	Ohio	Samoa
Guam	Idaho	Maine	Oregon	Utah

The names of cities should not be abbreviated; as, Wash. Phila., Bfo., Chi., etc.

Particular address. If you wish a letter to be delivered to a certain person connected with a firm, you may address him personally; as, Mr. H. A. Wills, c/o Hapgood & Harrison, Inc., or you may use the firm name on the envelope and the particular address—Attention of Mr. H. A. Wills—in your letter. These methods are perhaps equally good if the man addressed is in his office when the letter arrives. If he happens to be out of town, an envelope addressed to him personally will lie on his desk unopened or will be forwarded to him, while an envelope addressed to the firm will be opened at once and the letter referred to some one else if an immediate answer is required.

Salutation. The salutation is a courteous greeting to your correspondent. Just as you might very properly say, "Good morning, Mr. Thomas," to one man and "Good morning, Henry," to another, so the salutation you use will depend upon how well you know your correspondent. The colon alone is the punctuation recognized as correct after the salutation in a business letter. The following are the salutations commonly used:

	Addressing men	Addressing women
1. <i>Formal</i>	Sir:	Madam:
2. <i>Polite; neither formal nor familiar</i>	My dear Sir: Dear Sir: Gentlemen:	Dear Madam: Ladies: Mesdames:
3. <i>Somewhat familiar; addressee usually known to writer</i>	My dear Mr. Poe:	My dear Miss Day: My dear Mrs. Low:
4. <i>Familiar; addressee well known to writer</i>	Dear Mr. Cobb:	Dear Miss Morgan: Dear Mrs. Swan:

Forms 2 and 3 are most commonly used in business, form 1 being reserved for formal official communications, and form 4 for letters of a semi-business character between friends.

The first word of the salutation and all nouns in it are capitalized. *Dear* is capitalized only when it stands first.

Messrs., *Mess.*, *Gentleman*, and *Gents*, are never correctly used as salutations. *Dear Professor* and *Dear Doctor* are correct only when used with a surname. *Dear Sirs* is no longer used by careful writers.

Dear Sir and *Madam* is used when addressing a man and a woman; as, Mr. and Mrs. A. B. Rogers, Browne & Bassett (Mr. Browne and Miss Bassett).

Gentlemen is used in addressing a corporation, a department like the Department of Public Works, a partnership even if some of the partners are women, and in answering a blind advertisement, such as Box 36, Tribune Office, Chicago. When the particular address is used, *Gentlemen* and not *Dear Sir* is the correct salutation.

Special titles with appropriate salutations. The models given below show the correct form of inside address and salutation for certain federal and state officials and for church dignitaries:

The President	The President, Washington, D. C. Sir: <i>or</i> Mr. President:
Vice-President	Honorable Thomas R. Marshall, Vice-President of the United States, Washington, D. C. Sir:
Cabinet Officer	The Secretary of State, Washington, D. C., <i>or</i> Hon. Robert Lansing, Secretary of State, Washington, D. C. Sir:
United States Senator	Hon. Henry Cabot Lodge, U. S. Senate, Washington, D. C. Sir: <i>or</i> Dear Sir:
Justice of the Supreme Court	Hon. William R. Day, Justice of the United States Supreme Court, Washington, D. C. Sir: <i>or</i> Dear Sir:
Congressman	Hon. Daniel A. Reed, House of Representa- tives, <i>or</i> Hon. Daniel A. Reed, M. C., Washington, D. C. Sir: <i>or</i> Dear Sir:
Governor	His Excellency Calvin Coolidge, Boston, Mass. Sir: <i>or</i> Dear Sir:
General	General John J. Pershing, War Department, Washington, D. C. Sir: <i>or</i> Dear Sir:
Colonel, Lieutenant- Colonel, Major, Captain	The appropriate title is used before the name. The salutation may take any one of the or- dinary civilian forms.
Rear Admiral	Rear Admiral Henry T. Mayo, Navy Depart- ment, Washington, D. C. Sir: <i>or</i> Dear Sir:
Commander	Commander G. S. Lincoln, Bureau of Naviga- tion, Washington, D. C. Sir: <i>or</i> Dear Sir:
Protestant Bishop	Right Reverend Daniel S. Tuttle, Bishop of Missouri, St. Louis, Mo. Right Reverend Sir:

Protestant Clergyman	Rev. John R. Mott, 126 East 28th St., New York City. Sir: <i>or</i> Dear Sir:
Cardinal	His Eminence, James Cardinal Gibbons, The Cathedral, Baltimore, Md. Your Eminence:
Archbishop	Most Reverend Patrick J. Hayes, New York City. Your Grace: <i>or</i> Sir:
Roman Catholic Bishop	Right Reverend John J. Cantwell, Los Angeles, Cal. Right Reverend and dear Bishop: <i>or</i> Sir:
Priest	Reverend James Connors, St. Ann's Church, Hornell, N. Y. Reverend and dear Father:

ORAL EXERCISE

Some of the following individual and firm names should have titles. Choose the proper title to be used in the address and indicate the appropriate salutation.

Arnold J. Tiffany	John R. Keefe & Sons, Inc.
Horton & Buckner Co.	The Crosby Real Estate Co.
The Carson Company	Fischer & Lynch
Tyler, Smith & Kuhn	Louis Kelsey's Sons
Rodgers Brothers	The Dainty Bakery
Partridge's	Paul Merle-Smith
Estate of Horace Grant	Suydam-Fisher Co.
John Tyler Jr. Company	Frank A. Westman & Co., Inc.
The McAlpin (Hotel)	Frances B. Westwood
Omaha School of Business	Board of Trade
The Cunard Line	King and Brownell (Woman and man)
Atlantic Steamship Co.	Hotel Windsor
State University	Miss Gillespie's School
Jesse Furguson	Canadian Pacific Railway
Jessie Pomeroy	Davies Brothers & Co.
Straus Bros. & Cohen	Thomas A. Edison, Inc.
Van Dorn Iron Works	The Burnham Dye Works
E. J. & L. Austin	The Logan Foundry
City Investing Company	

Automatic Sprinkler Assn.
 U. S. Senator from your state
 (Miss) Rhoda Thompson
 Cary Realty Company
 Fred L. Dann, Manager,
 Milton Brand Company
 Warner & Bush (Women)
 Daniel Portner, Inc.

Mayor of your city
 Lila B. Kellogg (Mrs. W. S. Kellogg)
 Interstate Commerce Commission
 University of Oklahoma

 President of the Chamber of Commerce of your city

EXERCISE

Correct any errors in the following inside addresses and salutations:

Mr. Isac Cohen
 423 3d ave.,
 New York City, N. Y.
 Mr. Cohen:

Mr. Henry Gibson
 Dear Sir:-

Mary Huffman
 Olympia, Wash.
 Dear Miss:

Mess. Harter & Coleman
 87 Salina Street
 Syracuse, N. Y.

Gents:

The Hunter-Jarvis Co.,
 1066 Arch. Street
 Phila., Penn.

Messrs:-

William Horton
 678 Calumet Street
 Butte, Mont.

Gentleman:

Mr. Thomas Roulston, Inc.
 Brooklyn, N. Y.
 Dear Sir;-

(Mrs.) Pearl Finney
 o/o John Finny
 No. 56 E. 1st St.,
 Macon, Ga.
 My Dear Madam,

J. Blum, Esq.
 Sir:

Mr. C. R. Harvey & Sons
 226 Frick Bldg.,
 Pittsburgh, Pa.

Dear Sir-

Mr. A. R. Carpenter
 o/o A. G. Spalding & Bro.,
 379 E. Water St.
 Milwaukee, Wisc.

Gentlemen:

Dr. Joseph Miller, LL.D.
 #49 Maine Aven.
 Portland, Me.
 Dear Dr. Miller:

Mr. Willson Sayre
City

Messrs. Star Packing Co.
Patterson, N. J.

Dear Sir,

Dear Sirs,-

E. B. Wheeler's Sons
Roanoke, Virg.

Attention of Mr. Worthington:

Dear Sir:

EXERCISE

Arrange the following addresses in correct order, supplying suitable titles and salutations. You know none of the addressees personally. Before writing the addresses determine in each case whether the block style or the indented style with single or double spacing is more appropriate.

1. Sigmund Heide, Inc., 456 Michigan Avenue, Chicago, Ill.
2. A railway express company, your city.
3. The Green & Haas Chemical Co., 16 Dow Place, N. Y., Buffalo.
4. Seattle, Wash., Room 62, D. B. Greenfield, Central Bldg.
5. Mary Stevens, Redwood, Cal. (Widow of B. F. Stevens)
6. Kathryn Munro, Ga., R. D. 2, Hilton. (Unmarried)
7. Nichols Drug Co., Detroit, 376 Penobscot Bldg., Mich.
8. Mirror Candies, Mass., 126 Devonshire St., Boston.
9. Irving Shepard, 56 Fifth Avenue, New York.
10. The Forster-Dix Co., 78 Main St., Ohio, Youngstown.
11. Eunice Coxe, 1156 Irving Boulevard, Conn., Bridgeport. (Wife of Thomas Coxe)
12. A. Hill & Bro., Iowa, Dubuque, 64 Broadway, Farmers' Bank Bldg.
13. Martinez y Hermanos, Avenida de Mayo, 842, Buenos Aires, Argentina.
14. Fernandez, Gonzales e Hijos, La Calle 25 de Mayo, Montevideo, Uruguay.
15. Department of Public Works, 265 West 59th Street, Bureau of Maintenance, New York City, Municipal Building.

The body of the letter. Single spacing of lines with double spacing between paragraphs is the form most commonly used today unless the letter is unusually brief. The shorter the

letter, the shorter the lines should be to give the proper side margins.

Paragraphs may be blocked or indented, but one form should be followed consistently throughout the letter. In any particular letter, all paragraphs, including the first one, should begin at a uniform point on the typewriter scale.

Quoted matter of some length and all tabulated matter like the items of an order, should be written on a shorter line than the rest of the body.

Sums of money are almost invariably expressed in figures; as, "The price is \$4.50, delivered."

Abbreviations should be used very little except in tabulated matter. Do not abbreviate *rec'd.*, *a/c*, *amt.*, *Co.*, and the like in the body of a letter. *C.O.D.* and *f.o.b.* are nearly always abbreviated.

In referring to a letter say, "Your letter of May 5," rather than "of the 5th instant." Do not say, "Inclose you will find my check." You mean *inclosed*.

Do not confuse *I* and *we* in the same letter, and do not use the salutation, "My dear Mr. Havens," if the signature is to be "The Beaumont Oil Company."

Emphasis in the body of the letter may be obtained in many ways, as shown in the chapter on Sales Letters.

Strong opening. A good letter must have a strong opening and a strong closing. A well-phrased beginning is half the letter. An attractive opening with a weak ending means no conviction, no action, no sale. A weak opening with the strongest kind of closing may mean that the letter is not even read.

The first sentence of a letter has the most emphatic position and should be the strongest, most attractive sentence that you can devise. Do not sacrifice such an opportunity to impress your reader, by beginning your letter with meaningless, stereotyped expressions, or with a needless repetition of what your correspondent said in his letter to you. Go straight to the point in the first sentence. If explanations must be made, make them later in the letter.

Bad opening sentences

Your favor ¹ of the
14th inst.² rec'd ³
and contents noted.⁴

Yours ¹ of the 30th
ult.² just to hand ⁵
and in reply would
say ⁶ . . .

Replying ⁷ to your
esteemed ⁸ favor,¹
permit ⁹ me to ad-
vise ¹⁰ you that . . .

In reply to your
valued ⁸ inquiry of
recent date,² we beg ⁹
to state ¹¹ that . . .

Yours ¹ of even date ²
just received, and in

Criticisms

1. *Your favor* or *yours*, used as a noun, should not be made to mean *your letter*, *your inquiry*, *your order*, *your remittance*, and the like.

2. *Ultimo*, *instant*, and *proximo* are little used. When used at all, they are preferably not abbreviated. For *even date* say *today*. *Recent date* is too indefinite to identify a particular letter. Refer to the letter by month and day without abbreviation and without *-st*, *-d*, or *-th*; as, "Your inquiry of August 7 has been received."

3. *Rec'd* belongs in the same class with "The Co. has closed its hdkf. factory at the ft. of Wash. St. & will have its hdqrs. after the 1st prox. in its new bldg. on Mich. Ave. Respy yrs, Jno. Wms." As a rule, abbreviations are to be avoided in the body of a letter.

4. *Contents noted* is meaningless. Avoid it.

5. *Just to hand* probably means *has just come to hand*. But why mention your hands at all?

6. *Would say*. The plain English of such an opening sentence is, "I received your letter. I have read it. Now prepare yourself, for I am going to say something in reply." The subject *I* should not be omitted.

7. *Replying* is a dangling participle. Grammatically it modifies *you*, the subject of *permit*, but the sense will not allow this.

8. *Esteemed favor*, *valued order*, *valued inquiry*, and the like have lost their meaning.

9. *Permit me, we beg to state*. It is nonsense to ask permission to thank

Bad opening sentences

reply to same ¹² we wish to say for your information ¹³ that . . .

Inclosed herewith ¹⁴ please ¹⁵ find check for \$25.50, for which kindly ¹⁵ send me as soon as possible ¹⁶ the following articles:

We beg ⁹ to acknowledge receipt of your valued ⁸ favor. In re ¹⁷ exchange of typewriter equipment for your office, we have to say ¹⁸ that . . .

Herewith ¹⁴ we hand you ¹⁹ our check for the balance ²⁰ of our October account and would state ¹¹ that . . .

Criticisms

a customer for a remittance, or to acknowledge an order.

10. *To advise* means *to give advice*, not *to inform* or *to notify*.

11. *To state* means *to say in a formal way, to report*. Formality is usually undesirable in a business letter. Make your letters more like conversation.

12. *Same* is not a pronoun. Use *it* or *them* instead.

13. *For your information*. Sure enough. What else could it be for?

14. *Inclosed herewith please find*. *Inclosed* and *herewith* mean the same thing. How foolish to tell your reader twice exactly where the check is, and then to suggest that he look around to see if he can find it anywhere. Say, "We are inclosing our check for \$25.50."

15. *Please, kindly*. These are very proper words, but they are sometimes overworked. Be polite, but don't overdo it.

16. *As soon as possible, at once, by return mail*. Do not use these expressions in every letter that you write.

17. *In re* is good Latin, but poor English. Say "In regard to."

18. *We have to say*. Another warning that you are about to say something. Avoid the expression.

19. *Hand you our check*. Is it true?

20. *Balance*. Indefinite. Mention the exact amount in figures, not words; thus, "our check for \$43.27."

Closing sentence. The participial ending of the letter should be avoided. Do not say, "Trusting that we may continue to merit a share of your patronage, we are, Yours very truly." Close your letter with a strong declarative sentence

that sums up what you have to say, and then stop. The closing sentence is treated more fully in the chapter on Sales Letters under Impelling to Action, p. 213.

ORAL REPORT

The topics given below will be assigned to different pupils who will present their reports to the class at the appointed time.

1. The advantages of the phonograph in dictation.
2. How letter form has been improved in recent years.
3. Why the auto truck is now carrying much freight that was formerly sent by rail.
4. How a Chamber of Commerce or a Board of Trade helps a city.

The complimentary close. The complimentary close and the salutation should harmonize in the degree of familiarity expressed. Only the first word of the complimentary close should be capitalized. The following are the forms of complimentary close in common use.

<i>Formal</i>	Very respectfully yours, Yours very respectfully, Respectfully yours
<i>Polite; neither formal nor familiar</i>	Yours very truly, Very truly yours, Yours truly
<i>Somewhat familiar; addressee usually known to writer</i>	Very sincerely yours, Sincerely yours, Yours sincerely
<i>Familiar; addressee well known to writer</i>	Cordially yours, Very cordially yours, Yours cordially

The forms given below are incorrect and should never be used:

And oblige
Respectively yours

Yours &c
In haste

Resp'y yrs

Signature. At the very beginning of your business career, you should adopt a signature that will be distinctive and at the same time legible and easy to write. A simple form is preferable. After you have once adopted a signature, adhere to it even to the minutest detail. The importance which business firms attach to distinctive signatures is shown by the letter of Miller, Foster & Co. on page 156.

In writing to a stranger, a woman should sign her name in such a way that the recipient will know how to address her properly. The following forms of signatures are correct:

Unmarried woman: (Miss) Frances Proctor

Married woman: Martha M. Chester
(Mrs. William Chester)

Widow: (Mrs.) Grace Peabody

It is incorrect to use *Mr.*, *Messrs.*, *Dr.*, or any other such titles in the signature. The writer's address should not follow the signature, but should be given only in the heading of the letter.

1

MGH:R
M.O.D. 2653

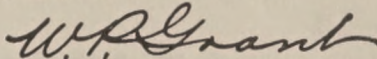
GIMBEL BROTHERS

By 

2

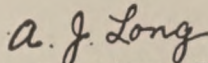
UNIVERSAL PORTLAND CEMENT CO.

WPGGrant:MM
Inc.

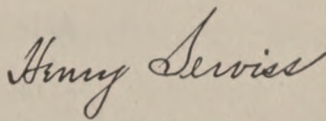

Division Sales Manager

3

AJL/B


Secretary, Baylis & Co.

4


Henry Serviss

Model signatures, identification marks, and inclosure directions

MILLER, FOSTER & CO.
INVESTMENT SECURITIES
BOSTON, MASS.

January 1, 1920

Dear Sir:

We take pleasure in announcing
that Mr. Jarvis P. Simpson, Mr. Foster
Billings, Jr., and Mr. Anthony Filkins,
have this day become members of our
firm.

We draw attention to their sig-
natures below.

Faithfully yours

Miller, Foster & Co.

Mr. Simpson will sign

Miller, Foster & Co.

Mr. Billings will sign

Miller, Foster & Co.

Mr. Filkins will sign

Miller, Foster & Co.

A letter showing signatures

Particular signature. *H* in model 1 and *W. P. Grant* in model 2, on page 155, are called particular signatures. The particular signature is used only when the firm name is typed. The growing practice of typing the name of the individual writer before the signature is added, as in model 4, has the merit of insuring legibility. For the same purpose the dictator's full name is sometimes typed instead of his initials, as a part of the identification marks at the left, as shown in model 2.

In some business offices the person who signs the letter is also required to initial the carbon copy before it is filed.

Form of signature—Legal effect. The courts of some states have held that a signature like model 3 on page 155, followed by a descriptive phrase, such as secretary, manager, and the like, binds A. J. Long personally, and not the company. Signatures like models 1 and 2 bind the firms, and not the individual signers. In signatures like model 2, some courts have held that Grant is bound jointly with the company if his business title is omitted.

Identification marks. When there are several dictators and stenographers in an office, it is necessary to have some means of fixing responsibility for each letter sent out over the firm signature. This is done by using initials or figures to indicate the dictator, and the stenographer or typist. The forms in common use are:

CHJ:P

LR/M

SH-B

FSC:G:16

RPM:2

TBA

27

ADK

ACNorton
LB

W

In model 4, on page 155, the name of the dictator is typed, thus making identifying initials unnecessary.

Inclosure direction. In the offices of large firms, the folding and sealing of letters is done by clerks who have had nothing

to do with the preparation of the letters. For their convenience, letters with which inclosures are to be sent have that fact indicated just below the identification marks. If there is to be more than one inclosure, the number is indicated by a figure following the abbreviation; as, *Inc. 2*. When the mailing clerk sees this inclosure direction, he determines from the context what the inclosure is to be, unless the direction clearly indicates this; as, *Inc. Cat. 26*.

Letter punctuation. You should adopt and follow consistently either *the close style* or *the open style* of letter punctuation. Both styles require a period after every abbreviation and a period and a comma if the unabbreviated form would have been followed by a comma. The open punctuation omits, in the body of a letter, every comma not clearly required by the construction, or necessary to make the meaning clear. The open style drops all punctuation at line-ends of the heading and of the inside and outside addresses, except the periods required after abbreviations. The colon after the salutation is not to be omitted and a comma often follows the complimentary close even when the open style is used.

Observe that *Miss*, *in re*, and the ordinals *1st*, *2d*, *44th*, etc., are not abbreviations and should not be followed by a period.

The first impression. The chief aim in writing a business letter is to impress your reader, to stimulate him to some action favorable to you. You depend principally, of course, upon the contents of your letter, but you must not underestimate the other factors that will help in bringing about the desired result. If the form and appearance of your letter are pleasing, the reader's first impression will be good and you have gone a long way toward accomplishing your purpose. On the other hand, if the form of your letter is faulty, the first impression which the reader gets is almost certainly bad, and this bad impression will be difficult to counteract. Your letter acts as a personal representative who must be

as neat in his dress and appearance as he is careful and dignified in what he says.

Styles of letter form. There are two styles of letter make-up in common use—the *block style* and the *indented style*. When the block style is followed, all parts of the letter, including the body, are usually blocked; but sometimes the body is indented for paragraphs. *The official style* is reserved for communications of a formal nature. Because of its brevity, *the departmental style* is now being widely adopted for communications between different departments of the same firm. The styles here described are illustrated on pages 161–164.

EXERCISE

Omitting the body, arrange all other parts of each letter called for below in their correct relative positions. Spell proper names correctly and be careful of your punctuation.

Writer, place, and date	Addressee	Relation of writer to addressee
1. L S Gardiner Jan 7 19— Liverpool Ohio	614 Michigan Av W S Burns Chicago Ill	Mr. Burns is Mr. Gardiner's lawyer.
2. Reply to No. 1.		
3. Today P F Goodier New Orleans La 62 St Joseph St	R D Haines with Jordon Jeffrey & Co 112 Beacon St Boston Mass	Mr. Haines is a traveling sales- man who calls on Mr. Goodier.
4. Reply to No. 3	Metropolitan Hotel Room 164 where Mr. Haines is to be for about a month.	New York City
5. Yourself as sec- retary of the Elliott-Gardner Co Rochester Minn Today	Goodyear & Haynes Minneapolis minn 106 N 6th St	You are to build a factory. They have been recom- mended as archi- tects.
6. Reply to No. 5	addressed to the Elliott-Gardner Co., with your name as the particular address.	

7. Yourself as Sales Manager of Eliot Machine Co. Your city Today	H C Hardin who has charge of credits and collections in same firm	Well known. You use departmental form to inquire about the credit standing of L. M. Byrnes
---	--	---

Placing the letter on the sheet. You will observe that the aim in the model letters reproduced is to make the white space around the letter serve as a frame for the typed matter within. The shorter the letter, the wider this white margin may be made. In longer letters the wide margin is obtained by using short lines single spaced with double spacing between paragraphs. The left margin line should be exactly parallel with the paper edge. The right margin line should be kept as straight as possible by the careful division of words between syllables. The width of the white space at the right may equal that at the left, but it should never be greater. Use only one side of the paper and arrange long letters so that the second sheet, if needed, will have at least two or three lines above the complimentary close. Make the second sheet uniform with the first in spacing and margins.

A well placed letter affects the reader favorably even before he has read it. You must not lose the advantage of this favorable impression by allowing your letter to show strike-overs, uneven touch, punctures instead of punctuation, and evidence of clogged type. Perhaps nothing detracts more from the pleasing effect of a letter than incomplete erasures and soiled spots where the moisture of the fingers has caused the ink to spread. Erasures may occasionally be unavoidable. If so, they should be deftly and neatly made before the correct characters are struck over them.

It is no easy task to write a perfect letter. You may find at first that you will have to type your letters three or four times before you produce one that is entirely satisfactory. Do not become discouraged in this work, for the very per-

Dobbs Ferry, N. Y.,
April 7, 19--.

Hassett Furniture Co.,
629 Summer Street,
Boston, Mass.

Gentlemen:

In accordance with your quotation of April 2, you may send the following goods consigned to me at Abnaki Camp, Suwassett, Maine. It is understood that the price includes delivery.

1	Camp Cooking Outfit #16	\$78.25
1	Dining Table, plain oak, with 4 extension leaves	24.
12	Chairs #82 @ \$4 each	48.

You may send your bill to me at Dobbs Ferry. As soon as these articles have been received at the camp, I will send you my check.

Very truly yours,

Helen S. Fairley
(Mrs. John T. Fairley)

Indented style. Notice that each item of the order is given a separate line to facilitate checking. Observe also the shortening of the line to make the items stand out more prominently.

WILSON SPECIALTY CO.

CANTON, OHIO

April 10, 19--

Mr. L. J. Taylor, Secretary
Celery Growers' Association
316 South Water Street
Kalamazoo, Michigan

Dear Sir:

In reply to your wire of this morning we have just
sent you the following Western Union message:

Print names number six tape thousand
spool lots minimum fifty spools each
name fifty two cents spool

These spools contain a thousand yards each and have
the grower's name printed every ten inches. The
red and blue coloring makes a very attractive tie
for using on your product and the printing acts as
a business getter for you.

The price of fifty-two cents a spool is less than
we shall be able to quote for the same work two
weeks hence when the rush season is on. The quo-
tation given will be withdrawn April 20. Let us
have your order at once.

Very truly yours,

B. F. Barstow

BFB-D

B. F. Barstow
Manager

Block style. Probably quite as much used now as the older indented style. Notice the typed signature.

THE WHITE HOUSE
WASHINGTON

May 13, 1918

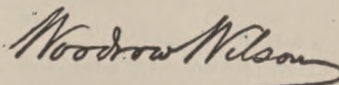
My dear Judge Hughes:

You have doubtless noticed that very serious charges of dishonesty have been made in connection with the production of aircraft.

Because of the capital importance of this branch of the military service, I feel that these charges should be thoroughly investigated and with as little delay as possible, in order that the guilty, if there be any such, may be promptly and vigorously prosecuted and that the reputations of those whose actions have been attacked may be protected, in case the charges are groundless.

I requested the Department of Justice to use every instrumentality at its disposal to investigate these charges, and, with the approval of the Attorney General, I am writing to beg that you will act with him in making this investigation. I feel that this is a matter of the very greatest importance, and I sincerely hope that you will feel that it is possible to contribute your very valuable services in studying and passing upon the questions involved.

Cordially and sincerely yours,



Hon. Charles E. Hughes
9 Broadway
New York City

Official style. Observe the position of the inside address. This style is used for formal communications only.

CLEVELAND MACHINE TOOL CO.
CLEVELAND, OHIO

May 4, 19--

From: S. M. Morton, Sales Manager
To: R. T. Kingsley, Production Manager
Subject: Delivery on Cooper Contract #175

Give me memo. as to how far work on the Cooper
lathe contract has advanced and name the date on
which delivery may safely be promised.

S. M. Morton

Departmental style. Widely used for house letters. Note the absence of salutation and complimentary close.

PEERLESS SUPPLY COMPANY
365 SOUTH SALINA STREET,
SYRACUSE, N. Y.
March 12, 19--

Mr. Henry C. Weinhart
Vernon Center, N. Y.

Dear Sir:

Your letter of March 10 to the Terman & Bullard Company of Boston has been referred to us for reply since we have the state agency for all their output. We cannot be quite sure from your inquiry whether you have the old style Champion Incubator, or the recent model. If you will give us the number stamped on the front of your incubator, we will see that you get the proper thermostat without delay.

Very truly yours,
PEERLESS SUPPLY COMPANY
By JH

FB/D

I

PEERLESS SUPPLY COMPANY
365 SOUTH SALINA STREET
SYRACUSE, N. Y.
March 12, 19--

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By JH

FB/D

2

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FB/D

3

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Very truly yours,
PEERLESS SUPPLY COMPANY
By JH

FB/D

4

Letter placing. The same letter in four different arrangements. Hold the book at arm's length and observe the pleasing effect of the white space around the letter in Figure 4.

THE CENTURY MILLING CO.
MINNEAPOLIS, MINN.

June 17, 19--

Mr. Richard T. Green
Employment Department
Travelers Insurance Co.
Chicago, Illinois

Dear Mr. Green:

The young man about whom
you inquire has much native ability
and while in our employ proved him-
self a master of office routine.

I regret to say, however,
that he left us under circumstances
that would not justify our recom-
mending him to you.

Cordially yours

E. D. Thompson

A very short letter, well placed.

sistence that you are cultivating will give you a command of yourself far superior to that of the ordinary typist.

Envelopes. Commercial envelopes are usually $3\frac{1}{2}$ or $3\frac{3}{4}$ inches in width, while the length is commonly $6\frac{1}{4}$, $6\frac{1}{2}$, or $6\frac{3}{4}$ inches for the business size, and 9 or 10 inches for the official size. The baronial size, about 4 x 5 inches, is being widely adopted by professional men. The window envelope has a transparent section through which the inside address on the letter may be read. Such envelopes may be obtained in either business or official size and are of great advantage because they eliminate the laborious addressing of each envelope separately. Besides, when window envelopes are used, it is impossible to get a letter into the wrong envelope. Whatever style of envelope is adopted, it should harmonize with the letter paper and, if possible, should match it exactly.

A return card should be printed upon the upper left-hand corner of the envelope, or upon the flap, to insure the return of undeliverable letters which would otherwise be sent to the Dead Letter Office at Washington.

Folding the letter. Care should be taken to learn the conventional methods of folding letter size paper for the various envelopes as explained below.

For business envelopes. Place the letter on the desk face up with the bottom toward you. Fold the bottom edge up to about half an inch of the top. Hold the side edges even and crease the fold.

Fold the right edges of the letter about two-thirds of the distance.

Fold the left edge toward the right to within about half an inch of the crease just made, and crease a third time.

Take the letter in your right hand with the last fold up and the last crease at your left and insert it in the envelope held in your left hand face downward with the flap open toward the right.

For official envelopes. Fold the bottom third of the sheet toward the top and crease.

Fold the top downward nearly to the crease just made, and crease again.

Take the letter in your right hand with the last fold up and the last crease at your left and insert it in the envelope held as before.

For baronial envelopes. Fold the bottom exactly to the top and crease. Fold the right edge over to the left edge and crease again. This will make the folded letter just one-fourth the original size of the sheet. Insert the edge last creased into the envelope first.

For window envelopes, official size. Fold the bottom up to about half an inch below the last line of the inside address, and crease. Fold the top backward to the crease just made, and crease again. Insert the letter in the envelope so that the inside address may be seen through the window.

For window envelopes, business size. Fold as for official window envelopes and then turn the right side backward to make the letter fit the length of the envelope.

Addressing envelopes. The specimens reproduced show how addresses should be placed on the envelopes. The typed matter should be fairly well centered from right to left and no part of the address should appear above the middle of the envelope. Unless there are more than three lines, it is customary to type the address in double space.

Little Things That Make a Letter Perfect

Centering. Make the right and left margins equal and have as much white space below the letter as at the sides.

Even margins. Keep the right margin line almost straight by careful division of words at the end of lines.

Even touch. Try to make all the letters of a word equally dark. Examine the back of your letters for punctures.

Even line spacing. Do not allow the paper to slip.

Correct spelling. This includes all proper names.

Uniform indentation. In any given letter make all paragraphs begin at the same point on the scale.

Uniform punctuation. Use either the open or the close style but do not mix styles.

Neat typing. Avoid dropped letters, wrongly struck letters, strikeouts, incomplete erasures, and evidence of unclean type.

A signature that is businesslike and legible.

Messrs. Hinckley & Carmichael
116 Boylston Street
Boston, Mass.

Miss Clara V. Holt.
Bellefonte,
Center County,
Pennsylvania

Mr. Allan Law
Rural Route 3
Nashua, N. H.

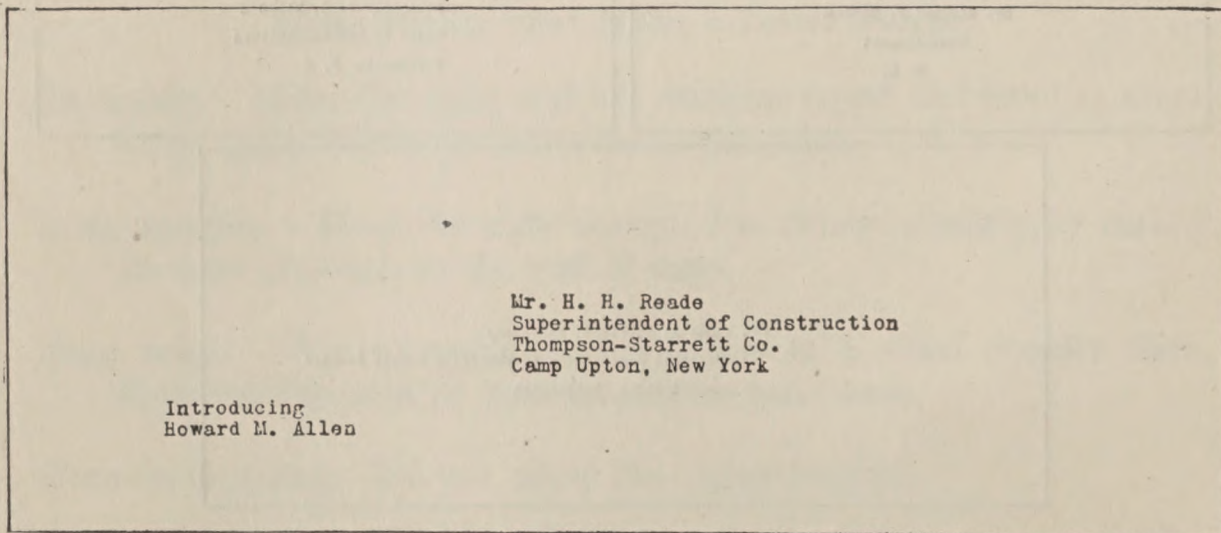
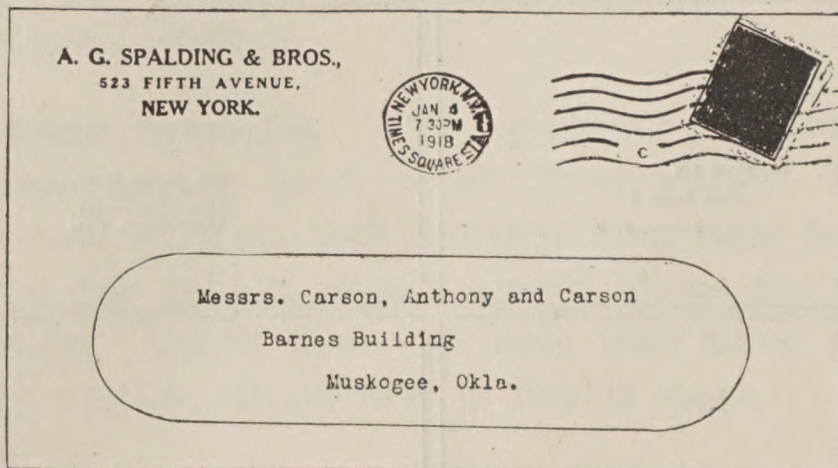
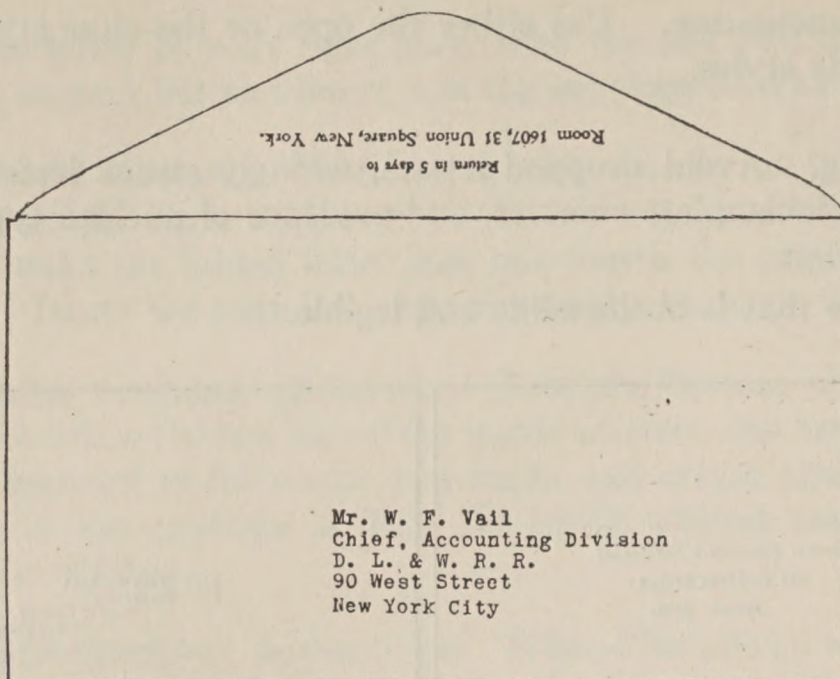
Mrs. Vernon Rede.
c/o W. G. Dodd.
1443 Clark Street.
Jacksonville, Fla.

Mr. Richard F. Barnes.
Hammondsport
N. Y.

Honorable F. C. Hicks
House of Representatives
Washington, D. C.

Mr. James L. Morrison, Secretary
National Association of Wholesale Lumber Dealers
Seattle Washington

Outside addresses—indented and block styles. Observe that in no case does the first line of the address come above the middle of the envelope.



Difficult addresses, well arranged. Other expressions like "Please Forward," "General Delivery," "Attention of . . .," take the same position as "Introducing Howard M. Allen."

CHAPTER XIII

THE SIMPLER TYPES OF BUSINESS LETTERS

Letters of inquiry. When you are writing for information of any kind, put your questions so clearly that your correspondent cannot fail to understand what you wish to know and cannot well give you less information than you are seeking. Letters of inquiry offer an excellent field for the practice of clearness in writing. It is not enough to write a letter that can be understood; you should write one that cannot be misunderstood.

If the inquiry covers several points, each point should be separately paragraphed. The first sentence of the paragraph should state the question and should be followed by any necessary explanatory matter.

Do not close your letter of inquiry with the participial phrase, "Thanking you in advance. . . ." Say, "I shall appreciate your prompt reply to this inquiry." If the reply benefits you alone, it is best to write a letter of thanks after the reply has been received.

Letter of Inquiry

Charleston, W. Va., Jan. 21, 19—

Marlborough Paper Co.

29 Beekman St.

New York City

Gentlemen:

Do you advise the immediate purchase of next year's supply of news stock? As you know, we have usually laid in a stock of some six or eight tons at this time of the year. We still have enough to carry us till midsummer.

What is the trend of the market on glazed stock and tinted

papers? Do you advise heavy purchases at this time or only enough to cover immediate needs?

Very truly yours

HANSON PRINTING CO.

Inclosing postage. Some business men ignore inquiries which benefit the writer only, unless a stamp is inclosed. Some firms assert that it costs them more to keep track of addressed stamped envelopes than the postage amounts to. In writing to a large firm, the loose stamp folded into the letter is probably better than the addressed stamped envelope, because the stamp does not have to follow the inquiry; it can be used for any letter. It is a safe rule to inclose a stamp if the reply will benefit you alone, and to omit the stamp if the inquiry may lead to business relations by which your correspondent will profit. When in doubt, inclose a stamp, but do not attach it to your letter.

Handling the inquiry. When a firm has succeeded, through advertising or otherwise, in obtaining inquiries from prospective customers, it should see that these inquiries are handled in a way that will produce the maximum number of favorable replies. If a catalog is asked for, the mailing of the catalog might be considered sufficient reply, but progressive firms use this opportunity to write a real sales letter. (See chapter on Sales Letters).

If the inquiry may lead to a business transaction of financial benefit, you should send your answer the day the inquiry is received. If the inquiry calls for an estimate which will require several days to prepare, acknowledge receipt of the inquiry and indicate a date on which you will send the estimate. It is not good practice to set a date that you know to be too early.

In reply to an inquiry that is not altogether clear, do not make the mistake of saying discourteous things. If the inquiry may be interpreted in one of two ways, answer it so as to meet both interpretations. If you must have a more

definite inquiry before answering, ask for it courteously and promptly. The letter on page 179 is a good example of such an answer.

A form letter may be devised to answer inquiries that come in, in great numbers, asking about the same thing, but such a letter should not be used as a reply to a letter which asks for other information. In such a case a personal letter should be sent in reply.

Quotations. Letters giving prices should be written with great care, for an error in quoting a price may easily cause a firm to lose money or to miss a profitable sale which a correct quotation would have effected. There should never be any doubt as to whether or not the price quoted includes delivery. In giving prices to new customers, it is always best to mention the terms of payment, so that there can be no misunderstanding.

EXERCISE

Write the following letters of inquiry making sure that you cannot be misunderstood. When you are inclosing a stamp, mention that fact in your letter.

1. Write to some real firm, asking for a catalog or booklet which they offer in their advertisement.

2. Write to a former school principal, or teacher, asking if you may use his name as a reference in applying for positions by letter.

3. Write to Willard Pyne, a caterer living in a nearby city, asking his price for providing a banquet which the alumni of your school are considering. Be sure to give all the information he will need.

4. Write to James B. Wellever, of your place, asking if he still has the typewriter which he wished to sell. Get his price.

5. Write to New York University, inquiring about the courses that prepare one to take the examinations for the C. P. A. degree. Address your letter thus: The Secretary, School of Commerce, Accounts and Finance, New York University, Washington Square East, New York City. State explicitly, in tabular form, the high school or business college courses you have taken, the number of weeks you

took each subject, and the grade or mark you received in each. Inquire whether or not you meet the entrance requirements.

6. Your company, Merwin Bros. & Fiske, whose factory is in your city, has received an inquiry from Mrs. Bruce Patterson, 126 High Street, Paterson, N. J., asking you to quote prices on your Imperial Vacuum Cleaner, styles A and D. Write her, explaining that Campbell & Davies, 429 Broad St., Newark, N. J. have the state agency for New Jersey and informing her that they will be pleased to quote prices direct.

7. Write to Campbell & Davies, telling them of her inquiry.

8. Write their letter to Mrs. Patterson. Begin by saying, "Your inquiry, sent to Merwin Bros. & Fiske, regarding Imperial Vacuum Cleaners has been referred to us as state agents for New Jersey." Quote style A at \$37.50 and style D at \$52.00. Tell her she can see these machines in operation at the store of Sheppard & McDonald of her city. They will be pleased to take her order at the prices quoted.

ORAL REPORT

Come to class prepared to explain clearly and fully what the following expressions mean, how they are used, and when.

f. o. b. Chicago (the shipper's city)

f. o. b. your city

f. o. b. cars factory

Letters ordering goods. A letter ordering goods should be prepared with the greatest care. A misunderstood order is almost sure to cause delay and may cause financial loss or involve the writer in legal difficulties. Never send out an order without re-reading the letter to see if you have said exactly what you intended to say.

Essentials of an order. The items of an order should be tabulated, each item being on a separate line. It is important in an order to state

1. *The number of pounds, yards, dozen, etc. of each article.* Use figures here always; as,

6 gro. Dixon's Metropolitan Pencils, No. 972

2. *Catalog number.* If this is not possible, give size, color, style, finish, quality, material, and weight. Do not omit any item of de-

scription which will aid in identifying the article. In some cases it is well to state for what the article is wanted; as,

400 ft. Matched Lumber for Porch Floor

3. *Method of shipment*, unless this is well understood by both buyer and seller.

4. *Destination of shipment*. This should be clearly stated if different from the writer's address.

5. *Desired date of shipment*.

6. *Method of payment*, unless you are a regular customer and have a well understood method of payment, such as settlement by check on the 10th of the month following shipment.

7. *Order number*. This is necessary only in the case of business houses doing a large volume of business.

8. *Price of each article*. This should always be stated if there is any doubt as to the price at which any of the articles are to be furnished.

Order blanks. When order blanks are furnished, it is best to write your order on them. An unfilled space will then indicate any required information that you may have omitted.

EXERCISE

1. Order from a catalog which you have, or from a department store advertisement, at least four articles. Indicate your method of prepayment.

2. You are away from home. Order a camera from your home dealer. Describe the camera carefully and give shipping directions.

3. Renew your subscription to a magazine. Use a real address.

4. Order an electric iron, style M, from The Moses Barbour Co. in your nearest large city. Inclose check used in payment of the price, \$7.25.

Remittances. A letter accompanying a remittance is not different in form from other business letters. The amount of the remittance and the form in which it is sent should be stated. The letter should also indicate how the remittance

is to be applied to the debt. The debtor, for example, who owes a firm on a note and also on a book account has the right to specify whether the payment shall be credited on his note or on the book account, or divided between the two.

The creditor should acknowledge receipt of a remittance unless it is in the form of a check. In this case the canceled check is sufficient receipt.

Methods of remitting money. Study the following common forms of remittance, noticing what the advantages of each form are to the sender and to the receiver.

Method	Advantages	Disadvantages
Stamps, coin, bills	No fee; convenient for small amounts	No receipt; sender's risk; gum on stamps may adhere
Personal check (probably most common method)	No fee; convenient for remitter, usually for payee; safe; sender gets receipt and history of whole transaction	Sometimes collection fee and identification required
Personal check certified	Like personal check; easily cashed; bank responsible; much used for large sums; certification usually free	Like personal check; sender must go to his bank for certification
Bank draft (drawn by one bank on another)	Like certified check; fee sometimes required; commonest method for large amounts; no collection fee; N. Y. draft cashed anywhere	Sender must go to bank; must pay fee to bank usually; no receipt; bank has history of transaction
Cashier's check	Like bank draft; bank responsible as in bank draft	Like bank draft

Method	Advantages	Disadvantages
Postal money order (at most post offices)	Safe; government responsible if order is lost; receipt; no collection fee; cashed at any money order post office; issued or cashed through rural carriers; cashed or deposited at bank; identification not usually required	Fee charged for issuing; only one indorsement permitted (bank stamps not considered indorsements); post office has history of transaction; no P.M.O. for over \$100
Express money order (at express offices)	Safe; express company responsible; receipt; cashed at express offices or at bank; no collection fee	Fee on small sums higher than on P.M.O.; sender must go to express office; express company has history of transaction
Registered letter	Safe; government responsible up to \$50; cheaper than P.M.O. for over \$20; delivers actual cash; receipt to sender; rural and city carriers may register	Post office has history of transaction; identification usually required
Telegraph	Quick; safe; receipt to sender	Extra cost; fee plus message cost; sender must go to telegraph or express office; identification required

EXERCISE

What are the best methods of sending money in the following instances? Consider the convenience of both the sender and the receiver, but particularly that of the receiver.

1. Sender: Mrs. Wood, a wealthy woman living in your city. Receiver: John Wanamaker, New York. Amount: \$84.00.
2. John Wanamaker wishes to send Mrs. Wood a refund of \$18.75 for a waist returned.
3. A hardware dealer of your city wishes to pay to H. & A. S. Maltby of Chicago \$692.18 for hardware recently received from their state branch.
4. You wish to order a typewriter ribbon and send one dollar in payment.
5. B. A. Gregory lives on a rural mail route, ten miles from a village. How would you send him 62 cents? \$25.00?
6. What would be his most convenient method of paying you 48 cents? \$18.00?

ORAL REPORT

1. Explain fully how a postal money order is obtained. Get from your post office an application blank to show to the class.
2. Explain how you would get a check certified, and under what conditions it would be used. Using fictitious names on a real check blank, show just how a certified check appears.
3. Bring to class a New York draft together with all papers necessary to purchase it. Explain just how you would obtain it. (Pupils living near some other great commercial center may use a draft on that city instead of New York.)
4. Explain to the class what is meant by sending goods on approval; C.O.D.; C.O.D. with privilege of examination.

Acknowledging orders. All orders should be acknowledged immediately except when the amount involved is very small, or when the goods will be delivered about as soon as a letter. Large firms endeavor to make tracing easy by including in their acknowledgment some such phrase as "If further correspondence is necessary regarding this shipment, please refer to order No. B643."

If only a part of the items ordered can be shipped at once, that part should be sent and an explanation should be made by letter regarding the delayed part of the order. If shipment of the whole order must be delayed beyond what could reasonably be expected, the letter of acknowledgment should indicate the probable date of shipment.

Retaining good will. In case the order is not sufficiently explicit, the shipper should write most tactfully for additional information. Even if the order is small and the writer of the letter is apparently without business training, the seller must not assume that the man's good will is not worth retaining, for many a firm can point to some of its best customers whose first orders were almost too small to be troubled with.

A Poor Letter

Dear Sir:

We can't fill the order that you recently sent us. We are no mind readers and you did not specify what color of shoe you want—black, tan, or ox blood.

Hereafter when you make out an order for goods by mail, be sure to give all the information needed in filling the order and thus save yourself unnecessary delay in getting the goods.

Very truly yours,

This letter "rubs the fur the wrong way," and will cause resentment instead of securing the good will of the buyer. Compare the tone of this letter with that of the letter which follows:

A Better Letter

Dear Sir:

We are much pleased with your order of April 9 and are now preparing it for immediate shipment.

Since most of our shoe orders are for the very popular ox blood color, we assume that this is what you desire, but rather than put you to the inconvenience of returning the shoes because of an error in shipment, we are writing to make sure before we ship the goods. All the other items are in stock and ready for shipment as soon as we receive your letter.

We hope you will be so well pleased with this order that we may have many more from you and your friends.

Very truly yours,

Observe that this letter does not mention that any mistake was made by the man who ordered the shoes. In fact,

it carries the idea that any mistake which might be made in filling the order would be the fault of the shipper.

EXERCISE

1. Peter Mueller, of a nearby small town, has sent you the following order. He is an old customer and his credit is good.

1 Painter's Torch, brass, size 6

2 Paint Knives, 4 in.

6 boxes Glazier's Points

3 Metal Brushes, 8 in.

Acknowledge his order and tell him you will send all the items at once except the brass torch which you are ordering to be sent to him direct from the factory.

2. Write a letter regarding this torch to the Eclipse Lamp Co., Green Bay, Wis. Have it sent to Mueller direct.

BIBLIOGRAPHY

Effective Business Letters, E. H. Gardner, The Ronald Press Co.

CHAPTER XIV

CREDITS AND COLLECTIONS

Credit problems. The surest way to make collection easy is to be cautious in the extension of credit. It goes without saying that there should be prompt and positive refusal of credit to those who are dishonest or who are known to have been repeatedly unsuccessful in business ventures. But this is only the most elementary of credit problems. How shall the manufacturer treat the jobber who asks for credit? What shall the jobber do with a good-sized order which has just come in from a retailer about whom he knows nothing? How shall the department store or the small retailer handle a prospective customer who wishes to open a charge account? What shall be done in the case of a wealthy man who is known to be slow in paying his bills? It is the answering of these and many similar questions that makes it necessary for large firms to employ a specialist known as a credit man.

Credit information. Manufacturers and jobbers obtain information regarding the responsibility of a prospect from the following sources:

Credit rating books, such as Dun's or Bradstreet's

The financial statement submitted by the prospect at the request of the seller

Inquiries made by salesmen

Letters from references given by the prospect

Letters from banks, attorneys, and others in reply to inquiries made by the seller

Retailers are usually able to see the prospect and to obtain through personal inquiry a fairly accurate idea of his reliability. Department stores depend largely upon the replies to

questionnaires sent to references and to firms with which the prospect has had credit privileges. One large New York department store, for example, uses the following inquiry form in writing to references given by the prospective customer:

GIMBEL BROTHERS

CREDIT
OFFICE

New York

desires to open an account with us and refers to you. If you will kindly inform us as to his financial standing, reliability, and reputation for paying bills, we shall greatly appreciate the favor.

Very truly yours

GIMBEL BROTHERS

Kindly reply on the back of this sheet.

Study the following letter with great care, observing how cleverly the tone of the letter veils the positive refusal to ship the goods on account, until the satisfactory credit standing of the customer has been established.

Dear Sir:

We thank you for your order of October 24 for six kitchen cabinets, enamel lined. We have these cabinets in stock and are ready to ship promptly.

We find, however, upon investigation that we have not had the pleasure of filling orders for you before. Following our usual custom when opening a new account, we are asking you to give us, as references, the names of three or four firms with which you enjoy credit privileges. We also ask you to fill out and return the financial statement form which we are inclosing. The information so given will be considered strictly confidential.

Upon the receipt of satisfactory information, we shall be pleased to ship the kitchen cabinets without delay. We hope that this may be the beginning of very pleasant business relations between us.

Yours very truly,

Limiting credit. After an account has been opened with a new customer, it is the business of the credit man to see that charges are not allowed to accumulate to an extent not justified by the credit standing of the purchaser. The greatest tact is required to decline a large order and yet retain the good will of the buyer. Here the credit and collection department and the sales department should work in conjunction, the object being to get money for previous sales before permitting new charges to be entered on the books. The general prosperity of the neighborhood and the fire protection afforded sometimes enter into the extension or limitation of credit.

Terms of credit. Business custom has much to do with fixing the terms of credit. Different lines of business have different methods. Terms of payment vary from spot cash to twelve months' time; the tendency is, however, to do away with long terms of credit. A few typical terms of credit are shown below.

Business	Usual terms
Mail Order House	Cash with the order
Flour and Feed, wholesale	Bill of lading with sight draft attached
Coal, wholesale	Payment on the 10th of the month following shipment; freight allowed
Lumber, wholesale	Two per cent in 10 days, net 30 <i>or</i> 60 days (2/10, n/30 <i>or</i> n/60); freight allowed
Drugs, wholesale	1/10, n/30
Department Store	
Charge Account	Monthly settlement
South American Export Trade	Twelve months or more for settlement

COLLECTIONS

Twofold aim of collections. When the terms agreed upon have not been met by the purchaser, the real problem of

collection begins. Strange as it may seem, getting the money is not the hardest part of making collections. Except when a customer's patronage is no longer desired, the problem of the collection department is twofold:

1. To get the money
2. To retain the customer's trade

Getting the money promptly without giving offense requires the highest type of skill in letter writing. Possibly in no other phase of business is the money value of suitable tone so clearly shown as in collection letters. Even when a customer is to be dropped from the credit list, tactless collection methods should be avoided. Unfriendly customers do a firm no good, and may do it much harm.

The number of letters. No two firms, even in the same business, have exactly the same collection policy. A manufacturer would send fewer letters to a wholesaler before taking legal action than a retailer would send to one of his delinquent customers. Fewer letters would be sent to a doubtful debtor than to one whose credit is unquestioned. No rule can be laid down as to the number of letters to be sent; it depends upon circumstances and upon the character of the debtor.

The interval between letters. The more urgent the case, the briefer should be the interval between letters and the sooner you should put the matter into the hands of an attorney for collection by legal process.

There is no agreement among business men regarding the time that should elapse between the letters of a collection series, but it is commonly recognized that a business house should pursue a reasonably consistent policy toward all debtors of the same class. The accompanying table will give you some idea of how statements of account and collection letters may be timed for three important classes of debtors.

	Buyer of Doubtful Credit	Buyer of Good Credit	Buyer of Highest Credit
Date of sale; invoice sent. Terms: 2/10.n/30	June 10	June 10	June 10
Statement of account	July 1	July 1	July 1
Statement of account			Aug. 1
Statement with printed reminder	July 15	Aug. 1	Sept. 1
Statement with printed reminder			Oct. 1
Letter reminder	Aug. 1	Sept. 1	Nov. 1
Letter asking for exact date of payment	Aug. 10	Oct. 1	
Letter—urgent	Aug. 20	Oct. 15	Dec. 1
Letter—more urgent		Nov. 1	Jan. 1
Letter suggesting a sight draft	Aug. 30	Nov. 15	Jan. 15
Letter threatening legal action	Sept. 10	?	?
Legal action taken	Sept. 20	?	?

You are not to suppose that the time intervals here given are always used. The table is intended to be merely suggestive. Observe that the account became due on July 10, and that in the case of the buyer of doubtful credit, the period allowed to elapse before legal action was taken was about two months. Many firms would allow "good" accounts to run much longer than this before putting them into the hands of an attorney for collection.

The varying tone of the letters. More important than the number of collection letters or the intervals between them is the tone of the letters. The series should begin with a mild reminder of the unpaid account and the follow-up letters should become progressively more urgent until the climax is reached in the last letter.

The rapidity with which your letters to a delinquent customer progress toward the climax depends upon many factors, among which may be mentioned:

1. Whether his purchases are large or small
2. Whether his credit is gilt-edged or doubtful
3. Whether his business is thriving or declining
4. Whether he is habitually slow in paying his bills

The greater the volume of a customer's business with you, the more lenient you can afford to be with him unless he is given to letting his bills run overtime. The chart giving the intervals between letters shows also the extended use of the statement of account in the case of desirable customers. The letter reminders should be milder in tone than those sent to smaller buyers. You ought always to bear in mind, however, that the small buyer of today may be the heavy buyer of tomorrow.

If you have information that a man is in serious financial straits, getting the money is of first importance, retaining his trade is a minor consideration. A tone of greater severity would be adopted in letters to such a customer.

The printed reminder which sometimes accompanies the statement of account is intentionally as impersonal as possible. The fact that it is printed shows that it is a part of the regular routine of the office. Even the most sensitive customer has, therefore, little reason for feeling offended. The following form may be used:

We wish to call your attention to the inclosed account which is now past due. We shall appreciate a prompt remittance.

PEERLESS SUPPLY Co.

Study the following collection series carefully, observing how the letters shade from mildness to severity in tone. Notice also the comparative length of the letters.

Dear Sir:

Friendly; conversational in tone.

We are writing to call attention to your account of \$162.56 which is now overdue. May we have your check for this amount by August 20?

Sound business argument.

Appeal to customer's self-interest.

It is only by the quick reinvestment of our money that we are able to make our prices so attractive. Your prompt payment of this account will mean better service and better prices for you in the future.

Sales talk shows you still have confidence in him.

We are now showing some advance designs in spring and summer dress goods which we want you to examine before you place your order for next season. They are unusually good offerings and the prices are right.

Very truly yours,

Goes straight to the point.

Dear Sir:

Your account of June 10 still remains unpaid.

Shows appreciation. A remittance expected—not a belated complaint.

We appreciate the business you have given us, and we believe our goods, our service, and our prices have been most satisfactory to you. Our business policy requires us to keep our money active. That's the secret of our remarkable offerings.

Suggests an immediate settlement.

Your check for \$162.56 clipped to this letter will be the simplest kind of answer. Let us have it.

Yours very truly,

Dear Sir:

Plain statement of fact.

Your account of June 10, for \$162.56, is now nearly three months overdue.

Recalls pleasant business relations.

Your usual promptness in making payment according to terms makes it difficult to understand your present attitude.

Meets the issue squarely.

Let us know definitely when we may expect settlement.

Very truly yours,

Calls attention to previous letters which may have miscarried.

Dear Sir:

Our records show that we have written to you three times in regard to your unpaid account of June 10, and that no reply has been received from you.

Gives opportunity to avoid the draft.

Unless we hear from you before September 25, we shall draw on you for the amount due. Your remittance direct, however, is much preferred.

Yours very truly,

Emphasizes the time the account has been running.

Dear Sir:

Your account of June 10, due by its terms not later than July 10, has not been paid, and no attention has been given to the several statements and letters which we have sent you.

Hints at extra costs. Warns him what to expect.

We have no desire to cause you unnecessary trouble and expense, but unless this account is paid before October 10, we shall be compelled by your inaction to put the matter into the hands of our attorney for collection.

Very truly yours,

Possible results. If the tone of your collection letters is what it should be, the whole series of follow-ups will be needed in comparatively few cases. At any point in this collection routine the debtor may

- (a) *Pay the account in full.* This calls for a letter of acknowledgment. If he shows anger at having been "dunned," your letter should aim to mollify his anger.
- (b) *Make a part payment.* Your reply should acknowledge the amount paid and should inquire when the balance will be paid. It is poor business policy to press an honest debtor who is doing the best he can.
- (c) *Claim that the bill is not correct.* If he is right, acknowledge your error frankly, correct it, and ask for an early

remittance. If he is wrong, assume that he is honest in his belief and send him a duplicate of the original invoice to convince him of his error.

- (d) *Claim that the bill is paid.* A statement of purchases and payments will probably disclose his error. If, by any chance, he is right, your reply must be very tactful.
- (e) *Request an extension of time.* You may grant or deny such request, or offer to take a short-time note which you can use at the bank.
- (f) *Maintain silence.* You can then do one of two things: see the man personally, or pass the account to an attorney for collection.

General suggestions. Reminders of indebtedness should not be written on postal cards. The loss involved in a single violation of the law of libel would pay the postage on many sealed collection letters.

Do not assume a begging attitude. You are asking for something which belongs to you—not for charity.

Avoid the unnecessary argument that “we have a number of heavy bills to meet.”

Be prompt. Slackness in requesting payment will lead to slackness in payment.

Time your collection letters carefully. Most people are honest and will pay if they have the money.

Do not suggest that your debtor is unable or unwilling to pay. If either is true, he knows it better than you do; if untrue, it places you in a bad position.

Use great care in stating the amount of the debt. An understatement in a letter would probably bar recovery of the correct amount.

Do not make threats that you cannot carry out.

Do not offend a good customer if you can avoid it. Getting a new customer will cost you more than keeping the old one.

The retailer cannot have so definite an understanding regarding the settlement of accounts as the wholesaler has. The

latter is dealing with men of business who appreciate the value of good credit standing, while the former must adapt his collection method to the individual he is dealing with.

If form letters are to be employed, the same form should not be used for more than one month, otherwise the same letter might go twice to a single customer.

EXERCISE

1. H. B. Enright, of your city, gave you a 60-day note for \$62.19 payable at The Citizens Bank. The bank today notifies you, as indorser, that the note has been formally protested and that the protest fees are \$1.50. Write Mr. Enright a strong letter insisting that he pay the note and protest fees at once.

2. Ellsworth Waldorf, a wealthy man, sends you his check for \$27.18 in reply to your statement with printed reminder inclosed. He writes a letter showing impatience at your dunning him. Acknowledge receipt and try to show him that no offense was intended and that his account was in fact considerably overdue.

3. Frank R. Stafford, hardware dealer, of Flint, Mich., owes The Detroit Hardware Co., Detroit, Mich., \$647.00 for sheet metal bought April 11, on 30 days' credit. A fire totally destroyed his store and contents on May 5. Write such a letter as Stafford might send to The Detroit Hardware Co. asking for an extension of time.

4. As credit man for The Detroit Hardware Co., you learn that Stafford is to receive his insurance money on August 1. Write a suitable collection letter.

5. Owen & Miller of the Eclipse Auto Repair Shop, 622 16th St., Denver, Colo., bought of your firm, The Auto Supply, Poplar and Seventh streets, St. Louis, Mo., \$1,480 worth of Ford auto bodies on March 18, terms 30 days net. It is now May 8 and they have not yet settled their indebtedness. You learn that they are trying to sell their garage business. How would you proceed to collect the debt?

6. Explain why retailers sometimes send a personal representative rather than write letters to collect overdue accounts.

7. Find out, by inquiry, on what terms goods are usually sold to:

plumbers
newsdealers
retail druggists
retail jewelers

retail clothing dealers
retail cement dealers
retail cigar dealers
retail stove dealers

8. In which of these eight lines of business do the wholesalers employ traveling men?

9. How does the question of whether or not traveling salesmen are employed affect the method of collecting?

10. Which appeals to you as being neater and less likely to give offense—the stamping of a statement “Past Due—Please Remit” or the printed slip inserted with the statement?

ORAL REPORT

Be prepared to give, before the class, an oral report on the topic assigned to you from the list below.

1. The installment plan of payment.
2. How to garnishee a debtor's wages.
3. How a mechanic's lien can be used by lumber dealers for material supplied, by carpenters for wages, and by plumbers for work done. Where must such a lien be filed and within what time?
4. How the statute of limitations affects collections
 - (a) on book accounts
 - (b) on notes
 - (c) on mortgages
5. Why a note is preferable to a book account if legal action is to be taken.
6. Explain the use and the advantages of the trade acceptance.

EXERCISE

As secretary of the Ajax Manufacturing Co., of your place, write collection letters suitable for the following:

1. Ernest K. Nicolls, of a nearby place, bought a \$75 stove agreeing to pay for it when he received his salary check. He has failed to meet his obligation. (He earns \$150 a month.) Write him a letter.
2. Mrs. Sara Reis, of your city, has paid no attention to your bill of \$62.50, for furnace repairing done two months ago. Write her.
3. Write a suitable second letter to Mrs. Reis, dated three weeks after the first one. She has a small income sufficient to enable her to pay this bill.
4. Write a suitable second letter to Mr. Nicolls, dated two weeks after the first one.
5. Consult the table given for timing collection letters and suggest

when mention should be made of possible legal action in the case of Mr. Nicolls. Write such a letter.

6. Mrs. Reis writes that the furnace doesn't work any better than before and that she expects you to do something. The fact is you called her attention to a defect in the chimney when you repaired the furnace. Write a suitable letter.

EXERCISE

You are in charge of collections for a large firm, The Imperial Supply Co., of Trenton, N. J. Under date of May 12, write to each customer named below, the first letter of a collection series, making the tone suitable in each case.

1. Earle Tuttle, cor. Front and Jones Sts., Fort Worth, Tex., has been a customer for two years, buying perhaps \$600 a year, always paying promptly before, but now owes \$92.50 for goods sold Mar. 10, terms 2/10, n/30.

2. Mrs. Stephen Crane, 283 Tea Neck Road, Ridgefield Park, N. J., a customer for one year buying \$10 to \$50 a month, slow pay but responsible, has the following unsettled bills: Mar. 14, \$8.78; Apr. 2, \$4.16; Apr. 29, \$1.46. Today she orders furniture valued at \$26.00.

3. James S. Karns, R. F. D. 2, Davenport, Iowa, a well-to-do farmer, owes \$216.00 for a windmill bought Feb. 28, terms 60 days. He has never bought of you before.

4. Wayne D. Nichols, 72 Pearl St., Jackson, Mich., bought a player piano—\$200.00 down and \$25.00 monthly installments. He is a month behind in his payments. Urge him to bring his payments up to date. Remind him that he should not forfeit the amount already paid.

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CHAPTER XV

THE ADJUSTMENT OF CLAIMS

BUSINESS firms are learning that the prompt and satisfactory handling of claims is one of the best ways of making friends for the house. An adjuster must be sympathetic. He must have a good knowledge of human nature and a keen power of distinguishing a well-founded claim from a mere effort to take advantage of the firm.

The claim. Anybody can find fault, but few persons can make a claim in clear, unmistakable language even when they have the best of reasons for doing so. A bungling claim letter is likely to be given little consideration. A well written claim letter

Should state precisely what is wrong

Should make tracing easy by referring to definite dates, invoice numbers, etc.

Should state what remedy, or adjustment, is desired

Should be addressed to the person, or company, responsible for the damage or omission

Claims against common carriers. Before signing the receipt, which is an acknowledgment that the shipment was received in good condition, the consignee should always make sure that there is no shortage and no damage that is apparent. Claims for concealed damage may be made later in the case of goods that are wrapped or crated in such a way as not to disclose the damage.

In the case of damage to goods in transit, the consignee, before signing the freight receipt, should insist that a notation of the damage be made on it by the freight agent. The

consignee may then take the goods and put in a claim against the common carrier—not against the shipper.

Claims against shippers. The consignee may properly make claim against the consignor

For delay in the receipt of goods ordered

For shortage

For errors in shipping what was ordered

For goods not up to sample or not up to description

The tone of the claim letter. State the occasion for your complaint fairly and calmly. Do not allow yourself to become unduly hasty or vehement in making your claim. It is very humiliating to write a letter displaying great anger and making bold accusations against some one, only to find in the end that the fault was your own.

Good Claim Letters

Gentlemen:

The two cars of cedar shingles which were shipped from Bellingham, Wash. on October 2 were reported at Minneapolis Transfer on December 9. Since then we have heard nothing from the shipment though more than two months have elapsed.

Kindly start tracer and speed up delivery as much as possible. Our stock is very low.

Very truly yours,

From: Cameron Silk Glove Company

To: Consolidated Importing Co.
San Francisco, Cal.

Subject: Shortage on our order No. 265
Your No. 6354

Shipment arrived today short 3 pkgs. Silk No. 24.

Bill of lading has not yet arrived, but we have reported the shortage to the steamship company.

If full shipment of our order was made, kindly send tracer. In any event, please forward B/L promptly.

The letter given below is a good example of what *not* to do in writing letters asking for an adjustment.

Sir:

That fountain pen you sold me is a Beaut—to look at, or to sell to some simpleton like myself.

It's a self filler, all right; but seven men can't make it give up the ink that's in it. And when it does condescend to let up on a little of it, down the ink comes in great gobs all over the half finished letter.

Why even the Chinaman's wooden stick is more reliable as a pen.

I want my money back and I want it quick.

Yours,

How adjustments are made. To be effective, an adjustment should be prompt, courteous, complete, and generous. Courtesy is the prime essential of proper adjustment. No matter how offensive the complaint may have been, the adjustment letter should have a friendly tone. Promptness adds much to the effectiveness of an adjustment. It gives the customer the feeling that he is considered worthy of some attention. A generous adjustment is a good advertisement because of the good will which it creates.

How good will is valued. Only a few years ago our courts were filled with cases which involved comparatively trifling differences between buyer and seller. These little differences are now almost always settled out of court. There are two reasons for this: the adjustment method is cheaper; it makes friends for the house instead of enemies. The value of having customers who are friendly to the house is so fully recognized that some firms have a rule that in the adjustment of complaints the customer is always to be considered right. Such houses argue that the good will thus built up more than offsets an occasional loss caused by adhering to the rule.

What adjustment to make. The adjuster sometimes has a delicate problem in suggesting an arrangement that will please the customer and at the same time will not be to the

great disadvantage of the house. The list given below is suggestive of some of the possible adjustments in case of the more common complaints.

Delayed arrival. Suggest that the customer call up the express or freight office in his own city. Offer to send tracer, or start one at once and inform your customer of your action.

Damaged goods. Damage may be due to careless handling or to improper packing. Seller may offer to pay for repair, make a reduction in the price, or may offer a new article in exchange for the damaged one.

Shipments short. The fault may be with the seller or with the transportation company. In either case the seller must see that the shortage is made good promptly.

Shipments over. This mistake is due to the fault of the seller. He may grant unusual credit terms or make liberal concessions in the cash price. He may even ask the buyer to dispose of the over shipment and send the seller the proceeds.

EXERCISE

1. Rewrite the following claim letter, making it courteous and at the same time so clear that it cannot be misunderstood. Supply any data needed.

Sir:

What do you think I am, anyway? A hoosier from the back woods that don't know a decent set of harness when he sees it?

I paid you \$35 cash money for a harness and look at the thing you sent me! It ain't fit to put on a mule. The first time I used it, one of the straps broke and another is so spongy that it stretched all out of shape.

What are you going to do about it, anyway?

Yours &c,

2. Reply to the foregoing letter, calling attention to your willingness to replace any part found defective in material or workmanship.

3. Mrs. Eliot Schaffer, 215 W. Main St., West Paulet, Vt., ordered two table cloths of you. You sent one as ordered, but substituted for the other one. Write her, saying that you have made the substitution to save delay and the annoyance of re-ordering. Offer to take back the second table cloth if it is not satisfactory.

4. Harvey Johnston, of La Crosse, Wis., complains that his magazine does not come regularly. He has not received the last two monthly issues. As publisher of the magazine, write a suitable reply.

5. Two of the dozen spoons which you ordered of Wise & Co., 275 Fulton Street, Brooklyn, N. Y., are smaller in size than the others, though the design is the same. You need the spoons at once. Write an urgent letter, asking to have the matter made right.

6. Write a suitable reply.

7. Isaac Payne, an automobile dealer, complains to your firm that he does not get prompt service when he sends orders to you for extra parts of cars. Write, assuring him that you appreciate his business and that in the future you will make special effort to get his orders out on time.

ORAL REPORT

Be prepared to give, before the class, an oral report on the topic assigned to you from the list below.

1. The railway guide and how to use it in looking up train connections between your place and Chicago.

2. A part of a sewing machine recently purchased by you has given way because of poor workmanship. Explain what you would do to recover damages on this guaranteed machine.

3. Opportunities in railroad office work.

EXERCISE

Rewrite the following letter, omitting the incorrect and meaningless phrases and showing a real interest in your customer's welfare:

Dear Sir:

Yours of the 2nd inst. rec'd and contents carefully noted. In answer to same permit us to say that we are all out of the size you order, having disposed of the balance of our stock of this size on the 29th ult. Would say further that we anticipate having a fresh supply of new stock from the mfgr. in the near future. Hoping the delay will not discommode you in the least, I remain

Sincerely yours

J. M. DUTTON'S SONS

By B

LMB/K

CHAPTER XVI

THE ENGLISH OF SELLING

ADVERTISING

THE English of salesmanship, whether printed, written, or oral, has always the same aim—to get the prospect to act favorably. The advertising manager who makes use of the printed page, the sales manager who conducts a campaign by letter, and the salesman who sells goods by word of mouth, all have this object in view and their activities are based upon the same fundamental laws of salesmanship.

The right viewpoint. In each of these forms of selling, it is most important that the salesman try to realize as far as possible how the prospect feels and what he needs. A good salesman keeps the customer's wishes and needs always in the foreground and his own in the background. He tries to show how the customer will gain by having the article, rather than how he himself will profit by selling it. *You* and *your* should have greater prominence in any form of sales English than *we* and *our*.

The four steps. Every *complete* sales effort, whether made by the advertising manager in a periodical, the sales manager in a letter, the traveling man on the road, or the ribbon girl behind the counter, aims to do four things:

- Attract attention
- Stimulate interest
- Convince the prospect
- Impel the prospect to act favorably

Not every sales effort is intended to be complete. A traveling salesman who is following up inquiries, may assume that

the prospect knows of the article and that he is interested or he would not have written an inquiry. The salesman, therefore, bends his efforts toward convincing the inquirer and impelling him to act favorably. In a follow-up series of sales letters, each letter may touch upon all four points, or upon only one as the writer thinks best. A life insurance salesman usually has to take up all four points in regular order unless he knows that his prospect is already interested in insurance.

EXERCISE

Point out which of the four steps of a complete sale are prominent in the following:

1. A window display of shoes.
2. Trial packages.
3. A corner coupon to be clipped from an advertisement.
4. The "sandwich man's" announcement.
5. A window demonstration of vacuum cleaning.
6. A suitable reply by letter to an inquiry about a sewing machine.
7. "Stuffers," i. e., circular matter inclosed with monthly statements or with letters.
8. The illustration used with a correspondence school advertisement.
9. A sign "Room to Rent" in a house window.
10. A window display of rugs.
11. The limited time bargain sale.

EXERCISE

1. Cut out and bring to class advertisements designed to make the salesman's work easier and more effective. Point out in each instance what part of a complete sale is performed by the advertisement.

2. Make a comparative study of the large and small advertisements in a high class magazine.

Which class of advertisement commonly attempts a complete sale?
Which attempts only part of a sales routine?

Which paves the way for personal solicitation?

The advertiser's aim. The advertiser usually aims to accomplish one of four things:

1. To sell goods directly by mail through the appeal that the advertisement makes.
2. To sell goods through local dealers. This is done by calling attention to the article and then directing the reader to get it from his local merchant.
3. To obtain inquiries from which lists of prospects may be made for a series of follow-up sales letters. Good advertising, however, aims to do more than merely obtain inquiries.
4. To keep the article constantly before the public. This is known as *publicity advertising*. The activity of competitors will cause even a good article to be forgotten unless it is kept before the public.

EXERCISE

1. Cut out and bring to class advertisements of five of the following articles or commodities. Be prepared to tell what the aim of the advertiser was in each case.

Automobiles
Breakfast foods
Beverages
Clothing
Pleasure trips
Life insurance

Office devices or furniture
Investments
Baking powders
Department store merchandise
Articles or services offered in
classified ads

2. Which of the four aims is accomplished by a trade mark, or a trade name for a particular article?

3. What advantage to the reader is suggested by such names as

Keen Kutter Tools
Shur-on

Jiffy Jell
Ever-Ready Daylo

Holeproof Hosiery
Dainty-Maid Bread

4. Would *Eastman's Nonpareil Camera* have been a better name than *Kodak*? Why?

5. How is the trade name *Necco* derived from the name of the manufacturers, the New England Confectionery Company? *Ecirum* from Maurice?

6. Explain the derivation of *Nabisco* and *Socony*.

Attracting attention. When a firm has something which it wishes to bring to the attention of the public, it is confronted

with the question of what advertising medium to use. Among those from which the firm may choose are

Window displays	Demonstrations
Distribution of samples	Bill boards
Street car cards	Posters
Electric signs	Sandwich men
Newspapers	Magazines
Circulars, or stuffers	Handbills
Illustrated catalogs	Sales letters
Blotters and calendars	Novelties

EXERCISE

1. Mention one thing which can be advertised effectively by each of the following:

Poster	Electric sign	Handbill	Demonstration
Sales letter	Street car card	Bill boards	Window display

2. Mention things which could not be well advertised by using

Sandwich men	Calendars	Window display	Posters
Samples	Stuffers	Novelties	Magazines

3. Mention three commodities, or articles, which are advertised in two or more ways. What is your judgment as to the effectiveness of the different methods?

Stimulating interest. The opening phrase of an advertisement is usually framed to attract attention, but in addition it is frequently worded to stimulate interest. The powerful appeal which pictures make is now thoroughly recognized and in many large advertisements more than half the space is devoted to an illustration. Such an illustration usually appeals to the feelings while the display lines of the advertisement may appeal to the reason as well.

In advertisements which use no illustration, dependence must be placed upon specific, concrete statements in the first part of the advertisement to arouse the reader's interest. General or abstract statements are of little value in arousing and maintaining interest.

The "You Approach" is always a powerful means of arousing a real interest in the article offered. It is consistently used in advertisement writing, sales letter writing, and oral salesmanship. The "You Approach" keeps the reader's interests prominent and the seller's interest subordinate. In the following advertisement, observe how the paragraph which follows aims to arouse the interest of men:

A Man's Dentifrice

"A man is known
by the teeth he keeps."

PRACTICAL Are you one of those who have
FACTS thought it necessary to use a
"druggy" tasting dentifrice to preserve your
teeth? If you are, consider the common-
sense thought that a dentifrice is no more a
medicine than is soap and water. It simply
serves to clean. And consider the value and
advantages you get when choosing Colgate's
Ribbon Dental Cream.

* * * * *

Convincing the prospect. The successful advertiser assumes the buyer's viewpoint and at the same time makes a strong appeal to the buyer's self-interest. It may be possible to write logical argument that will appeal to the intellect alone, but advertisers long ago learned the value of the appeal to the emotions. An advertisement may be argumentative in form, but to be really effective, it must stimulate in the reader a feeling of need.

The relative proportions of the "reason-why," or argumentative, element, and the "human interest," or emotional, element to be used in any particular advertisement must be determined by the nature of the article advertised and the character of the reader. Cream separators, high-priced motor trucks, articles which may cost more but do work better

than rival articles, and devices which do old work in a new way, are usually advertised through "reason-why" copy. On the other hand, less expensive articles, articles bought repeatedly, and less necessary articles, even if expensive, are usually best advertised through the "human interest" appeal to the emotions. Among such articles may be mentioned: beverages, wearing apparel, accident insurance, player pianos.

The character of the reader has much to do with the type of appeal. Advertisements for men's shoes are prevailingly "reason-why" advertisements, while "human interest" is played up strongly in advertisements of women's shoes. An auto advertisement in a farm magazine would probably emphasize the reasons for buying, while an auto advertisement in a magazine read chiefly by the wealthy would probably appeal mainly to the pride of ownership.

The emotions to which appeal is most commonly made are the feeling, or instinct, of

- Pride, or vanity. (Latest styles)
- Enjoyment. (Country homes, phonographs)
- Protection. (Life and fire insurance)
- Ambition. (Reference books)
- Economy. (Dictating machines)

EXERCISE

1. To which of the five emotions does each of the following catch phrases, taken from advertisements, appeal?

- "The Servant Problem—Answered." (Electric household helps)
- "A Clean Tooth Never Decays." (Toothbrushes)
- "Don't Take a Trip with a Corn." (Corn plasters)
- "Booklets Every Investor Ought to Own." (Bond house)
- "Yawning at 11 a. m." (Ventilating system)
- "Hudson River by Daylight." (Boat line)
- "A Touch of Paris." (Ladies' dresses)
- "Avoid the Fatal Skid." (Tire chains)
- "Where will you be at 40?" (Correspondence school)

2. Bring to class five advertisements that have display lines strongly suggestive of what the whole advertisement is about. Observe the

number of words in these catch phrases, and determine whether they are commands, questions, or statements of fact.

3. Criticize the following display lines used in advertisements:

Stop! Look! Listen!

Wouldn't It Be Better?

Did It Ever Occur to You that . . .

Don't Go Elsewhere and be Disappointed—Come in Here.

4. Determine the strongest buying motive for each of the following commodities and write a suitable phrase to be displayed in an advertisement for each:

Aluminum cooking utensils

Steel filing cabinets

Hats

Railway passenger service

Preparatory school

Disinfectants

Motor oil

Shoes

Hardware

Typewriters

EXERCISE

1. Bring into class five advertisements that are examples of "reason-why" advertising.

2. Bring into class five advertisements that are examples of emotional appeal.

3. Is it possible for the same advertisement to be partly emotional and partly "reason-why" in its appeal? Bring to class an example of this double appeal, if possible.

4. Which of the two kinds of advertisement makes greater use of illustrations?

Impelling to action. If appeal has been made to the right motive, it will probably not be difficult to attract attention, arouse desire for the article, and convince the reader that he ought to have it. But this is not all. The important thing has not yet been accomplished. It is one thing to convince a merchant that he ought to have an auto delivery truck and quite another thing to get him to buy now. Some of the commoner forms of incentive to immediate action are:

A notice of an early advance in price.

Statements such as, "Only a few more left." "Order now. You may be late."

Direct command; as, "Don't delay."

An offer of a premium with orders received before a certain date.

Keying advertisements. The same advertisement is sometimes run in several magazines at one time or different advertisements of the article are run in the same magazine, to determine the relative value of different mediums and the relative pulling power of different forms of advertisements in the same medium. For example, by directing the reader in one advertisement to address Dept. A, and in another to address Dept. B, the advertiser can easily determine which advertisement "pulls" the greater number of inquiries. Keying devices like the following are in common use:

Write for our folder on "How to Know a Good Watch"—it's free.
"A Book of Beautiful Cars" will be sent you on request.

Ask for Booklet No. 23-K.

Variable street addresses.

Corner coupons clipped from the advertisements.

EXERCISE

1. From different magazines and from different numbers of the same magazine, cut advertisements of a correspondence school. Determine how these advertisements are keyed.

2. When the same advertisements are run in different magazines, how do the results prove which is the better medium for a particular article?

Classified advertisements. The daily papers of all large cities carry brief advertisements under special headings; as, "Help Wanted—Female," "Help Wanted—Male," "Situations Wanted," "Rooms to Rent," "Houses for Sale."

Since the interest of the reader of classified advertisements may fairly be assumed, the writer of the advertisement is concerned chiefly with the conveying of exact information. It is customary to "display" the first two or three words by printing them in capitals, or upper case type. These display words should be specific, rather than general, in order to convey to the reader the main point of the advertisement.

Poor display**HELP WANTED—FEMALE**

YOUNG LADY WANTED who has had experience in clerical work in an office. Must understand typewriting and filing. State age, experience, and education. Box 49, Tribune.

Better display**HELP WANTED—FEMALE**

FILING CLERK. Must understand vertical method thoroughly. Knowledge of typewriting desirable. State age, education, experience. References. Box 49, Tribune.

The display "Young Lady Wanted" conveys no more information to the reader than the general caption "Help Wanted—Female." The display "Filing Clerk" tells exactly what kind of position is offered. The second form of advertisement would also cost less than the first because it contains fewer words. An address like Box 49, Tribune, is a blind address.

EXERCISE

1. Write for the column headed "Office Help Wanted—Male" in a city paper, an advertisement offering a position to a boy over compulsory school age. He is to do light work about the office and run errands. Must be a good penman, preferably a grammar school graduate. Use a real address.

2. Clip from a newspaper a classified advertisement which may be improved in form. Be prepared to read to the class the original and your rearranged advertisement.

EXERCISE

Keeping in mind the four steps in writing a good advertisement, prepare copy for magazine advertisements of two of the following:

Office chairs

Automobile tires

Ladies' suits

A game

A set of books

Watches

A breakfast food

A piano

An office machine

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CHAPTER XVII

THE ENGLISH OF SELLING

SALES LETTERS

Importance. Good sales letters are bringing in millions of dollars worth of business annually. On the other hand, poor sales letters have not infrequently been the means of heavy losses to the firms using them. When careful business firms estimate that their sales letters cost them an average of thirty cents each, you can readily see why no business man can afford to undertake a direct advertising campaign with letters that do not meet every requirement of a strong sales letter.

Advantages. The sales letter has several advantages over other methods of reaching the customer. A traveling salesman who finds a customer out must miss an interview, or must wait for the customer's return and be behind schedule in covering the rest of his territory. The sales letter would be awaiting the customer upon his return. As first-class mail, sales letters penetrate some inner offices which could not be reached by a salesman. While the ratio of sales to the number of prospects approached is usually smaller with letters than with personal salesmen, it must be remembered that the expense of sales by letter is much less than by salesmen.

Sales letters can be made more personal than the usual advertisement because they are prepared for a group of prospects of the same business class, while the advertisement is necessarily more general. Furthermore, sales letters sent as first-class mail are more likely to be read than an advertisement which may be one among a hundred in a magazine.

Fundamental principles. Sales letters depend upon the same principles that underlie advertising as pointed out in the preceding chapter. The viewpoint must be that of the buyer. *What you need* must be more prominent than *what I want to do*. The four steps in a sale—attracting attention, stimulating interest, convincing the reader, and impelling the reader to act favorably—must be kept clearly in mind when writing a single sales letter or a follow-up series of such letters.

Attracting attention. The general appearance of the letter must be attractive. Nothing about it should appear cheap. If the letter is “processed” by the mimeograph or the multi-graph, the work must be neatly done. It must be easy to read and the processing must not be too evident. All fill-ins must match the processing in color and must be aligned exactly. Rubber stamp signatures should be avoided because they make the whole letter look cheap. Under certain conditions explained under postal regulations, sales letters may be sent as third-class matter, but, when sent in this way, they are so likely to take the direct route to the waste basket that most firms prefer to send them under first-class postage.

(1) **By letter subject.** This self-explanatory phrase near the right margin of the letter opposite the inside address is coming into very general use. It enables the reader to assort his letters into three classes—those in which he is interested, those in which he might be interested, and those in which he has no interest. He might then throw away those of the third group, lay aside for later consideration those of the second group, and give his immediate attention to the first group.

EXERCISE

Into which of the three classes would you put letters bearing the following typical letter subjects? Which of the letters would probably be put in the first class by a banker? By a builder? By a dealer in automobile supplies?

Metal lath	A year-through Christmas gift
Cutting delivery expense	Shipping tags
Short terms bonds	Blue Book for 19—
Better spark plugs	Auto trailers
Class pins	

(2) **By a strong opening phrase.** The opening sentence should be striking, but not fantastic. It should not contain a single unnecessary word. The strongest opening sentences are:

Positive, not negative
 Specific, not general
 Concrete, not abstract
 Concerned directly with the reader's interest

These principles of emphasis were exemplified by our government during the recent war. In urging the use of less coal, the authorities might have made the appeal in any of the following ways:

People should not be extravagant in the use of fuel. (Impersonal, negative, and general)

Save fuel! (Personal, positive; but *fuel* is a general term)

Save coal! (More definite)

Save that shovelful! (Most specific and therefore most emphatic. This was the form of appeal adopted by the government)

The sentences in the right-hand column below are more suitable for letter openings because they deal with the matter from the viewpoint of the reader—they adopt the “You Approach.” The sentences on the left may be of great interest to the writer, but they have little to attract the reader.

Weak

One hundred and twenty-five families in Winchester are drinking our cocoa every morning.

I'm going to tell you what I did with \$1000 last October. (In an investment letter)

Stronger

It's Beecher's Cocoa that you want! A hundred and twenty-five Winchester families use it every day.

You can do now exactly what I did with \$1000 last October.

EXERCISE

Show whether the following openings are positive, specific, concrete, and directly concerned with the readers' interest.

1. DeWitt transportation saves dollars. (Auto trucks)
2. It wouldn't be fair to leave you out. (Magazine renewal)
3. You would be proud of your newly painted home. (Paints)
4. You have been waiting for our new catalog. Here it is.
5. Have you placed that order for drinking fountains?
6. You are one of the lucky 200 to whom this offer is made.

EXERCISE

Show the weakness in each of the following sales letter openings:

1. Please read this letter very carefully.
2. We take pleasure in announcing that we are prepared to do all kinds of upholstery work at lowest prices.
3. We desire to submit for your consideration a complete set of Blank's Ready Reference History of the World in seven volumes.
4. We have just put on the market an improved form of addressing machine which has proved to be a very good seller for us.
5. Have you ever noticed how easy it is to make mistakes?
6. Spring is rapidly approaching.
7. We take pleasure in handing you our latest circular and wholesale price list on cutters and bobs. This price list supersedes all previous quotations.

(3) **By typing devices.** Among these may be mentioned the underscoring of important words, the beginning of important words with capitals, the typing of entire words in capitals, the use of two-color ribbons. Akin to typing devices is the printing of a list of specialties in a narrow column at the left of the letter sheet.

(4) **By using the short paragraph.** Short paragraphs are more easily read and are more interesting to most readers than long paragraphs. Some of the most successful sales letters ever written were broken up into paragraphs of not more than two sentences, and frequently of only one sentence each.

Do not make the mistake of supposing, however, that such letters disregard unity and coherence. Good sales letters are real units: they treat of a single thing. Coherence is of special interest to the sales letter writer, because the order in which the parts are presented is of vital importance. Most good sales letters can be written in two or three long paragraphs, but they are written in the form of numerous short paragraphs to make the letters more emphatic and easier to read.

(5) **By using the postscript.** Sometimes an important matter is put in the form of a postscript as if the writer had forgotten to mention it before he closed his letter. This is of doubtful value, but is not uncommon in letters.

Stimulating interest. The opening phrase should have aroused enough interest or curiosity to carry the reader through the first few paragraphs of the letter. If these paragraphs are properly written, they will show the prospect clearly what the article is that is being offered and what it will do.

If the article is new, or if it does old work in a better way, the necessary descriptive or explanatory matter should be introduced at this point. Just as the picture of a clerk using an adding machine on a box near the door of a freight car that other men are loading, is more suggestive of the real usefulness of the machine than a detailed illustration of its mechanism, so descriptive or explanatory matter is more effective if thrown into a form which will picture the machine in action. Cold, technical description may be necessary in writing to a specialist, but the emphasizing of one or two good selling points is more effective with most prospects. Most people want to know how a thing works rather than how it is made.

EXERCISE

1. Re-read that part of the chapter on Advertising which deals with Convincing the Prospect. Would it apply to sales letters?

2. Determine whether argument or emotional appeal might better be used in letters aimed to sell

A preparatory school course

A handbook for chemists

A year's subscription to a magazine

A collection of Kipling's works

Hotel accommodations to convention delegates

Ladies' coats, as illustrated in an accompanying folder

Convincing the prospect. Arousing the prospect's interest is good, but is not enough. It is necessary also to arouse in him a feeling of need. This means getting the prospect to the point where he will feel, even if he does not say, "I ought to have this article."

(1) **By trial offer.** This method is very effective, for the prospect reasons that the article must be good or the firm would not make such an offer. This method is illustrated in the following letter:

The next time you entertain friends who most appreciate the good things of life—

Serve Yuban, the Arbuckle Guest Coffee—the coffee considered the choicest in the world.

Watch their expression as they take the first sip. Then you will know why the greatest coffee merchants for years reserved Yuban for their own use; why they took such pleasure in sending it as gifts to their friends.

(2) **By evidence of widespread use.** Most people want to be doing what other wide-awake, progressive people are doing. They want to be up-to-date. Many people prefer to trust the collective judgment of a large number of persons rather than their own individual opinion. The following quotations illustrate this method:

Our factory has been operating at full capacity, day and night, for the past six months. We are still about sixty days late in deliveries. We are increasing our force of operatives wherever it is possible to use more men, but it seems certain that we shall be taxed beyond our limit for several months to come.

Blank's Ancient History is already being used by 217 high schools in this state—a record which cannot fail to convince you of the superior merit of the book.

(3) **By testimonials.** Although the testimonial has been abused till it has lost some of its original force, it is still effective, particularly when written by some one personally known to the reader. Testimonials beginning "One of our best customers said to us the other day . . ." are much less effective than those which tell exactly who that customer was; for example,

Morris Findlay, President of the Updegraff Knit Goods Company, says, "Last fall we conceived the idea that better letters would mean more business for us and we determined to improve our letter output. We reviewed with considerable care a number of books on English with the idea of giving our office force—dictators and all—a short course in writing better letters. We decided upon your book and we have not been sorry for a minute since that decision.

Our dictators and clerks are turning out not only better letters, but more of them, because they know exactly what constitutes a strong letter and because they have eliminated their old-time wordiness.

(4) **By examination privilege.** This is so well understood as to need no explanation.

(5) **By "Money Back" offer.** The offer to refund the money paid rarely fails to convince the prospect if he is really interested in the article.

Impelling to action. This is the vital part of every sales letter. All that goes before has the purpose of making the reader *understand* and *feel*. Now you want to make him *act*. The paragraphs immediately preceding the close should make it easier to say *Yes* than *No*. Your task now is to get the prospect to say *Yes* at once. Your method of closing should make it so easy to order that your reader will find himself impelled to do so immediately.

The closings illustrated below are effective because they make immediate action natural and easy.

Mail the card—and this book will be put into your hands without risk or expense.

As our present supply is limited, we urge you to get your order in immediately.

You will find application blank and return envelope inclosed.

To examine this set costs you nothing. Just mail the card and the books are yours for a week's free examination.

The above prices will hold good until September 1—positively no later.

We advise immediate purchase of your spring N. C. Pine requirements because satisfactory deliveries will be impossible on later orders.

No need to write a letter. Just write Yes on this sheet and mail it to us.

If the beginning and the end of a letter are the emphatic positions, it will be clear at once why no sales letter should close with phrases like the following:

Thanking you for your inquiry and hoping to be favored with your valued order, we are,

Kindly let us know whether you are interested or not.

Trusting that we may hear from you soon, we remain,

Trusting that this will meet with your approval, and assuring you of our desire to make your dealings entirely satisfactory and agreeable, we remain,

A Poor Sales Letter

Dear Sir:

We take pleasure in handing you our latest circular and wholesale price list on Cutters and Bobs. This price list cancels all previous quotations.

It may be that you have already ordered your stock, but we want you to have this circular of ours as it shows some new and up-to-date designs. If you will take time to look it over, we feel sure you will see some-

The whole letter is written from the seller's viewpoint.

Negative suggestion that he may not want any of the articles offered.

thing for which you ought to place your order. You will need them when snow comes and the only way to be sure you will have them is to place your order now.

*Third paragraph
is incoherently
placed.*

We have a large and complete line which will appeal to every up-to-date dealer.

*Weak paragraph.
It reads like
an excuse for
a fault.*

Our object in writing you this letter is to call your attention to these lines, with the idea of getting your orders early while our stock is complete, so we will be able to give you what you want—we make shipment any time you specify.

*Having a sales-
man call may
be the very
thing the pros-
pect wishes to
avoid.*

Send in your order today, or at least write us telling us when you are ready to place your order and we will make it a point to call on you.

Trusting to be favored with your business,
we are,

Yours truly,

The whole letter lacks the tone of confidence that distinguishes a good salesman. Why suggest to your reader that he may not want your article after all? Why suggest that it will take considerable of his valuable time to read the circular through? Why suggest the deferring of the order by asking when he will order? Why use the salesman's call as an incentive for the reader's writing to you at once?

Improved

Dear Sir:

*More striking than
the other opening.*

Every sale you lose puts profit in another dealer's pocket!

*Really a part of
first paragraph.
Compare with
second paragraph
of original.*

You can't sell seasonable goods unless you have them at the seasonable time. It is not a minute too early to lay in a stock of Cutters and Bobs for the rush that you know is coming next November.

This sentence is really the close of the first paragraph.

Definite, positive suggestion that here is something he must have.

The "carrying" will appeal to some dealers. The extra 5% will tend to bring in orders before the rush season.

Then you can pocket the profits on the sales the other fellow lost.

We call your attention particularly to the new Model F Cutter which we placed on the market last year. The graceful lines of this model and the rigidity of its construction have made it the most popular cutter we ever designed. You will find it pictured on page 16 of the inclosed circular.

Our terms are sixty days. This carries you well into the selling season. You will be allowed a discount of 20% off list prices, with an extra discount of 5% on all orders received before September 15.

Very truly yours,

Compare the "We Approach" of the first letter with the "You Approach" of the second letter. Observe that the second letter assumes that the reader is going to send in his order. No suggestion is made that he may already have a stock on hand or that if he has time he might find something interesting in the circular. His attention is called to something definite and he is likely to take a real interest in this one model if in no others.

Letter to accompany a catalog. Great care must be taken in writing letters of this type so that they will appeal to the particular class of prospects to whom they are sent. The following letter was used by John Wanamaker to accompany a suit and garment catalog. It is a letter which makes a strong appeal to women readers.

Observe the style of the whole letter—chatty, but not too familiar.

Dear Madam:

Suppose Wanamaker's were set down overnight in your own home town!

Suppose Wanamaker's had come to your own home town, wherever it is located—and

Powerful appeal to the feelings of those women who have seen the great store.

it stood there in yonder square, smiling a welcome to all the people!

The buildings, of course—those huge piles of stone and iron and steel—cannot come to your own home town.

But what is Wanamaker's?

Wanamaker's is Service—Service and Mer-
chandise and Fair Dealing.

Advantage over the ordinary mail order house.

What is Wanamaker's? Not a mail order house. Not a big warehouse available only by means of a catalog. All of this great store is back of the Wanamaker Mail Order Catalog; and all the store's merchandise, whether it is in the catalog or not, is available to you through the mails.

The service idea is emphasized.

We ask the privilege of serving you, not with what you can get to advantage in your own home town, but with what you cannot get there.

The whole letter tends to create confidence.

Millions of visitors come every year to New York, and Wanamaker's will gladly serve you there, or in Philadelphia, whenever you visit these cities. Or Wanamaker's will serve you by mail in your own home. Yes, the store will go to you!

In either event you are sure of a hearty welcome and our best service.

Cordially yours,

JOHN WANAMAKER.

ORAL REPORT

Be prepared to give, before the class, an oral report on the topic assigned to you from the list below.

1. How a mailing list of prospects is compiled and used.
2. Opportunities for advancement as a traveling salesman.
3. The advantages of a sales letter over a magazine advertisement.

4. How the future of a young man (or a young woman) may be judged by what he does when off duty.

Follow-up sales letters. The number of sales letters in a follow-up series and the time intervals between them depend upon the nature of the business and the policy of the sales manager.

The series reproduced here by permission of the Rogers Peet Company of New York City, deserves careful study. The prospect had bought a suit of clothes from the firm and these letters aim to build up a feeling of good will between the firm and the customer. Observe carefully the different devices used to secure the lasting friendship of the prospect.

(September 23)

Dear Sir:

Pleasant reference to the previous sale.

When you think of Fall clothes, I hope you think of me.

Do-It-Now argument.

Of course, I'm always at your service, but it would help a lot if you dropped in before the crowd gets started.

Customer's convenience always in mind.

It would make your Fall outfitting so easy.

Everything's ready now!

Very truly yours,
(Salesman's signature.)

(Six months later)

Dear Sir:

Friendly interest in the customer.

I know you're always glad to have a tip on what's new so I am inclosing two of our latest suggestions.

Reason for "dropping in."

Nothing like seeing "the real thing," however, so I trust you'll drop in some day soon to see everything else that's new too.

Do-It-Now argument.

Spring styles are all ready now.

Very truly yours,
(Salesman's signature.)

This letter shows the firm's desire to be helpful, rather than merely to sell. Scotch Mists definitely suggested.

(Six months later)

Dear Sir:

At your service!

It's a simple phrase, yet I try to make it mean everything it says.

Everything for the Fall wear of men and boys is ready now, including the new "Scotch Mists," good for rain or shine.

Very truly yours,
(Salesman's signature.)

Sets forth the firm's policy of making every customer feel satisfied.

(Two months later)

Dear Sir:

Our records indicate that we have not had the pleasure of serving you of late.

While we hope our records are wrong in this information, yet we beg to inquire if anything you have ever bought was unsatisfactory.

We should like very much to hear from you.

Very truly yours,
(Firm signature.)

Emphasizes again the firm's desire to please every customer.

(Two weeks later)

Dear Sir:

A week or so ago, we wrote to inquire if there were any disappointing features in anything you had purchased here—our records seeming to show that we have not had the pleasure of serving you of late.

May we hope for a reply?

Very truly yours,
(Firm signature.)

A third effort at getting some kind of

(One week later)

Dear Sir:

Since we have not heard from you in response to our recent letters, we infer that one of two things has happened.

*response from the customer.
The firm is willing to meet the customer more than half way.*

Either your experience with us has been altogether satisfactory—in which case may we hope for another call from you soon?

Or something has gone wrong sometime, and if so we ought certainly to have a chance to make good.

Won't you give us the opportunity?

Very truly yours,
(Firm signature.)

Inasmuch as this series of follow-up letters brought no response, the name was dropped from the mailing list for more than two years when another series was begun with quite a different method of appeal.

(March 21)

Dear Sir:

Responsible names are always welcome on the books of a business house.

A rather bold argument which can hardly fail to prove the firm's confidence in the customer.

We don't know which of our stores you may find handiest, but if you have occasion to drop in this Spring, you will find a charge account in your name available at all four.

Gives specific directions as if assured that the customer would respond to the suggestion.

This letter will not only serve to identify you but will assure you of the friendliest welcome.

At the Warren Street Store will you be good enough to ask for Mr. Osterhout, the manager there; at 13th Street, Mr. Hill; at 34th Street, Mr. Magill; and at Fifth Avenue, Mr. Babcock?

Respectfully yours,
(Firm signature.)

(Two weeks later)

Dear Sir:

You already know from our recent letter that we should be complimented to see your

Expresses entire confidence in the customer.

Makes it easy for the customer to open the charge account without publicity.

Avoids misunderstanding of terms.

name on our books—that we have, in fact, opened an account for your convenience in Spring outfitting.

We want to make it quite clear that there will be no further formality about the account or any probing inquiries as to references.

This letter or your business card will be sufficient introduction.

Our bills, we might add, are rendered the first of the month and are due when rendered.

Very truly yours,
(Firm signature.)

(Six months later)

Dear Sir:

Some folks say it isn't good business to call attention to "the other fellow."

Others say it is.

Let's put it this way, then:

Irrespective of whether "the other fellow" uses cotton or not, you'll find no cotton here.

Fabrics are not only all wool, but colors absolutely fast. "Money back, if you want it."

The charge account about which we have written you before, is available for your use at whichever one of our four stores is handiest.

Respectfully yours,
(Firm signature.)

(Six months later)

Dear Sir:

Soon after our entry into the World War, certain influences in the clothing trade sought to stir up a great demand for cheap shoddy clothes poorly made, half-cotton stuff, on the theory that it would save wool for the soldiers.

Suggests, but does not say, that other clothiers use cotton fabrics.

The Money-Back argument is unanswerable.

Making it easy to buy.

Intended to meet the argument "Your prices are too high."

We steadfastly stood out against it. The idea was visionary and impractical. Why waste time, labor, and wool making two cheap suits, when one good one, well made, would long out-wear those two? Nothing to it.

With care, there is wool enough for all. The best thing is not to waste it. Buy good clothes. The best is cheapest in the end. Ours are not only all wool and fast color, but represent the highest type of tailoring.

Respectfully yours,
(Firm signature.)

P. S. We shall be glad to charge your purchases.

The charge account which was apparently overlooked, is really emphasized by being placed in the postscript.

EXERCISE ¹

1. You have a mailing list of professional men and women. As sales manager for a local firm dealing in leather goods, you wish to interest these men and women in a special type of traveling bag. Prepare a sales letter to circularize this list, using some of the selling points suggested below:

Durability (give details of construction).	Lightness of weight.
Convenience of pocket arrangement.	Stylish design.

2. As tourist agent for the Great Northern Railway Company, St. Paul, Minn., prepare a letter designed to arouse interest in a trip to Glacier Park, Montana. (If the teacher prefers, this tourist letter may be written about some place of greater local interest.)

3. You are sales manager for the Stuart Manufacturing Company of your city, which makes the Instant Fire Extinguisher. Your company furnishes dealers with form sales letters which may be filled in and sent out to prospective buyers. Prepare such a letter to be addressed to automobile owners. Feature some of the following selling points, or others that may suggest themselves:

Portability	Quick action
Reliability	Moderate price

¹ It is suggested that not more than one of these letters be required in any one assignment. These letters should be read to the class by the teacher and discussed to bring out the strong and weak points. The letters should then be rewritten.

4. Prepare a good sales letter to be sent to office men to introduce a new pencil sharpener. Select your selling points with care.
5. You wish to interest housewives in the Challenge Electric Iron which retails at \$6.50. Write a sales letter which may be multi-graphed for use in a direct advertising campaign.

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CHAPTER XVIII

THE ENGLISH OF SELLING

ORAL SALESMANSHIP

It is not to be expected that a study of this chapter will make you an efficient salesman—only actual experience will do that. You can learn many points, however, that will be of great advantage to you if you should decide to take up salesmanship in some one of its numerous forms.

Fundamental principles. If you have mastered the chapters on Advertising and Sales Letters, you have the fundamental principles for good oral salesmanship, since the principles of *attracting attention*, *arousing desire*, *convincing the prospect*, and *impelling to action*, hold good no matter what form the sales effort takes.

Advantages. Personal salesmanship has one great advantage over the other kinds of selling—the salesman has his prospect before him and he can vary his talk according to the responses which he gets from the prospect. If one line of argument does not seem to be effective, he can use another. This cannot be done by the writer of advertisements or sales letters except after costly experimentation.

Creating good will. The right kind of salesman will create a liking for the house he represents through his own personality and his manner of handling customers. This is an aim a good salesman always has in mind even when he knows he will not make an immediate sale. A friendly talk with a customer showing an appreciation of his problems and his difficulties often goes far toward making a subsequent sale easy.

The approach. Before seeing a new prospect, a good salesman learns all he can about the man—his likes and dislikes, and his peculiarities. If he can open the conversation with something about the thing in which the prospect is particularly interested, so much the better. A traveling shoe salesman, finding a dealer busy unpacking and marking a consignment of rubbers, might very properly open the conversation by congratulating the dealer on his good fortune in securing such a good stock when manufacturers are so far behind with their orders. It should be an easy matter to shift the talk to shoes after such an opening.

Convincing the prospect. Find out what your prospect really needs or what he considers most important. Then lay emphasis on the point—stylish cut, sensible last, durability, finish, or prompt delivery—which will impress him most. Get the cue for your line of argument from what he says and the questions he asks.

It is a mistake to disparage the goods of another make, but the salesman may properly point out the particular ways in which his own article is superior. If the buyer gets the idea that the salesman is unfair even in little matters, he may consider the salesman untrustworthy and refuse to buy.

Closing. No two men can be "closed" in exactly the same way. Most men, however, are influenced by the suggestion that the offer now made may be withdrawn at any time. If the trend of the market is upward, this may be used as an incentive for immediate action. An appeal to pride, or the desire to be exclusive, may be used to advantage with a certain type of customer. Above all things, do not make yourself obnoxious if you cannot make the sale. Remember that you may want to sell this same man something next month or next year.

Mistakes to avoid. Don't appear too hasty in your conversation. It takes time to convince a man and close the sale.

Don't mispronounce your customer's name. Don't be satis-

fied to pronounce it as it is sometimes pronounced, but do it his way every time you say it.

Don't allow yourself to become angry over any irritating things he may say.

Don't spend all your time explaining the mechanism of your article to a man who is interested only in what the thing will do.

EXERCISE

Many of the names in the following list have more than one correct pronunciation. Every name in the list is troublesome in some way. Be prepared to report to the class the correct pronunciations of each name.

Evans	Worcester	Duryea
Low	Lyon(s)	Cummin(s)
Weeks (Wicks)	Reeve(s)	Koch
McLeod	McMahon	McNamara
Suydam	Hough	Müller
Griffith(s)	Guyot	Griswold
Adolph	Plough	Haas
Hobbs (Hubbs)	Perine	Osborn
Koenig	Kahler	L'Ecluse
L'Hommedieu	Boas	Soule
Levy	Hoag	Loeb
Loew	Buchacek	Mayer
Grosvenor	Rowe	Campbell
Schoenfeld	Barrett	Vecchio

EXERCISE

1. Which of the four steps would be most prominent in selling an automobile to a farmer who has never owned one? To a doctor who has had several?
2. What argument or facts would you present to convince a storekeeper that he needs a cash register?
3. What would be your strong selling point in presenting dollar pencil sharpeners to the business men in a large office building?
4. What would you emphasize in selling an electric iron to a housewife? Nitrogen bulbs to a shopkeeper who has a window display?

5. What are the strong talking points for a correspondence school course? A player piano?
6. What would you emphasize in obtaining subscriptions for a fashion magazine from housewives? For a trade journal from business men?
7. What are the good points to emphasize in selling shoes to women? To men?

ORAL REPORT

Be prepared to give, before the class, an oral report on the topic assigned to you from the list below.

1. How fire insurance losses are adjusted.
2. How the methods of the salesman who covers the same territory regularly, differ from those of the canvasser.
3. Opportunities for young men in secretarial work.

EXERCISE

Write out and bring to class an outline showing the main selling points which you would emphasize in selling one of the articles listed below (a) to a merchant who is a regular customer of yours, (b) to a merchant who has never bought such an article from any one.

Be prepared to give the complete sales talk before the class.

A line of fountain pens
Ingersoll watches
A line of Yale locks

Box candies
Cereal Dainties (a
breakfast food)

EXERCISE

1. You are putting on the market a new make of shoe for men and women. The Mercer Shoe is the name you have adopted for the new design.

- (a) Write advertising copy suitable for a woman's magazine.
- (b) Write suitable copy for a man's magazine.
- (c) Write a good letter to be sent to dealers, setting forth the superior qualities of the Mercer Shoe and telling them of the advertising campaign that you are carrying on in several magazines which you mention by name. Make quality and

design your selling points rather than low price. Fix the retail prices and quote the dealer prices that will enable him to make 30 per cent on the initial order.

2. You are making a drive for increased sales for your Perfection Bread which has been on the market about three months. Plan a series of three follow-up letters each of which will develop a different selling point. These letters are to be sent to every housewife in the community where the drive is taking place. Some of the points that you might feature are: the cleanliness of your bakeshop, the double sized loaf, the superior flavor, the reliable delivery system, the waxed paper wrapping to insure freshness.

EXERCISE

1. Write a sales letter "To the Trade" to accompany the Peerless Supply Company's latest catalog of shelf hardware. Be sure you know what shelf hardware is. Call special attention to the new line of pocket knives, known as Razor Edge, which you are just bringing out for the first time. Make the Razor Edge your leader and write a strong letter that will get business. Remember the letter is to the trade, not to individual consumers.

2. R. M. Bennett, 45 Seneca St., Schenectady, N. Y., writes regarding your best price on a trial order of 5 doz. Razor Edge knives, assorted sizes. Write his letter.

3. Write, for the Peerless Company, a suitable reply. It might be well to offer some special inducement like taking back all unsold stock after a certain time, or replacing any knife found defective in workmanship or material. Quote prices that are suitable. Easy terms would be an added inducement.

4. Write Bennett's order for the knives and 3 doz. Maydole Hammers, 11 oz.

5. Acknowledge his order.

6. Notify him of the shipment and inclose the invoice, using suitable prices. Inclose B/L with your letter.

7. Under date of the first of the subsequent month, send Bennett a statement of account.

8. On the first of the following month, send a second statement with request for payment.

9. Ten days later, write a letter requesting payment on a certain date.

10. Write as sharp a letter as possible and still retain Bennett's trade. Use appropriate date.

11. Notify him that you have drawn on him at sight. Under suitable date, draw the draft to be left at your bank for collection.

12. Your draft has been dishonored. Notify Bennett that you are about to put the account in the hands of your attorney for collection.

13. He sends check. Acknowledge the payment.

CHAPTER XIX

FORM LETTERS AND FORM PARAGRAPHS

THE great expense of dictating and typing every letter separately has led firms with extensive correspondence to devise methods of lessening the unit cost of such letters. The methods which are in common use are mentioned below.

Hektograph. This is a very quick method of duplicating a small number of letters—25 or less. It is not of much value for permanent work, but is useful for issuing instructions which must be sent out on short notice.

Facsimile typewriter type. Any printer can produce a letter which has something of the appearance of a typewritten letter, but this form of duplication is not much used by high class firms because it is too easily distinguished from real typewriting.

Mimeograph, or similar duplicators. This form of letter looks more like real typewriting than the printed letter, and is extensively used for the duplication of letters which are to be put out in large quantities without change of wording.

Multigraph. Letters produced by this and similar machines have a very close resemblance to typewritten letters. The printing is done from facsimile typewriter type. The multigraph is inked by means of a ribbon which exactly matches that of the typewriter, thus making it almost impossible to detect typewritten addresses and other parts of the letter that may have been filled in. This method is much used for letters which are to be produced in large quantities.

Form letters. Letters produced by any one of these methods are known as form letters. Mimeographed and multigraphed letters may be given the appearance of personal letters by having the date and address filled in on a typewriter, the ribbon of which exactly matches the duplicating. These let-

ters are then separately signed with a pen. Letters produced in this way and sent out under first-class postage are not likely to be considered worthless by the reader. Form letters may be divided into three classes: the simple form letter, the circular letter, and follow-up letters.

Simple form letters. The distinctive feature of this kind of form letter is that it is sent out singly, that is, not in a series; and that it may be sent to Mr. Morton today and to Mr. Bishop tomorrow. Some of the commoner uses are:

1. To acknowledge an order or a remittance. For this purpose, however, it is not uncommon to use printed forms with blanks to be filled in with pen and ink.
2. To answer inquiries.
3. To explain a delay in shipment.
4. To investigate the records of applicants for positions. The managers of department stores, and others who employ many persons, frequently send such a questionnaire to the references named by the applicant.

Circular letters. Care should be taken not to confuse circulars with circular letters. Circulars are printed announcements or advertising, not in letter form, which are sent as third class mail unsealed. Circular letters are *letters*, printed, multigraphed, or mimeographed, which usually have the date, address, and salutation filled in, and which are now commonly sent as first-class mail. The distinctive feature of the circular letter is that many copies are sent out at one time on some special occasion. A circular letter may be used

1. To instruct agents or subordinates, when the same information is to be conveyed to many employees, as on a railroad.
2. To announce a special sale.
3. To inform customers who sent in late orders, that the special sale goods are all sold.
4. To announce a change of management or a change of location.
5. To announce matters of general interest to dealers. Such letters bear the salutation, "To the Trade."
6. To accompany a catalog. This is a sales letter and is frequently

placed loose in the catalog, near the front where it can hardly fail to be seen when the catalog is opened.

Follow-up letters. The essential feature of these form letters is that they are sent out in a series to each addressee. The series may consist of only two or three letters, or as many as ten or twelve, depending upon the nature of the subject-matter and the class of persons addressed. It is the cumulative effect of such a series that is desired. These letters are almost invariably sent first-class. Follow-up letters are commonly used

1. To conduct a sales campaign. The mailing list for such a campaign may be made up from inquiries received from advertisements in magazines, or elsewhere.
2. To urge the payment of overdue accounts. (See Credits and Collections.)
3. To urge the renewal of a subscription to a periodical. One monthly magazine sent a series of six letters, each making a different offer, but each aiming at the same object—the retention of the name on the subscription list.

ORAL REPORT

Be prepared to give, before the class, an oral report on the topic assigned to you from the list below.

1. Explain the process of copying letters by the letter press and tell why it has been largely displaced by the carbon process.
2. Explain the different methods of processing form letters, illustrating with actual business letters that you have collected.
3. Explain the advantage of the addressograph.

Form paragraphs. The use of the form paragraph is an effort to combine the advantages of the form letter with the advantages of the personal letter separately typed. This is done by devising form paragraphs which can be used in connection with original paragraphs in a letter, the whole letter then being typed as though it were specially dictated.

These form paragraphs are written with great care and

indexed for quick reference. When a letter has been received that requires one of these typical answers, the dictator may give the letter a personal touch by an original sentence or two at the opening, after which he simply indicates by number what paragraphs are to be used for the rest of the letter. Any changes, like the insertion of dates or of stock numbers, are usually indicated at this time. The typist then transcribes the opening sentence as dictated to her and copies the form paragraphs indicated.

Form paragraphs save time in two ways: The dictator can indicate form paragraphs faster than he can compose original ones, and the typist can write familiar matter much faster than she can transcribe stenographic notes. Such paragraphs, furthermore, are almost certain to be superior in form and tone to any that are composed in the rush of getting out the mail.

The following letters show how form paragraphs were used by *The Review of Reviews* Company in advertising their magazine.

Dear Sir:

To date over 1000 teachers who used the Review last year have renewed its use. Excellent reasons for their repeated choice of this monthly are found in the educational booklet I sent you yesterday. Did you receive it?

"Without doubt the innumerable contributed articles of the Review, mostly historical in nature, offer ideal supplementary material for history courses. All of my ancient and mediæval history courses, once "dead," are now vitalized by modern interpretations from the Review," asserts Prof. Emswiler of Columbus, Ohio.

In every sort of school—boys' preparatory, co-educational, girls' schools and colleges, normal schools, military schools, high schools in towns of 1000 upward to the 29 high schools of this city—3500 schools of every variety, the Review made good, yielding "results gratifying beyond expectations," said Prof. Sawyer, University of Washington.

Costing one third less, requiring only half as much time, covering only vital matters, the Review should be your choice this year. A fair trial in one of your classes will be well worth while. Shall I send you a sample copy of the October issue?

The rate is 15 cents per copy monthly, \$1.20 for 8 months, or pro rata for less. Free Teachers' Service and desk copy are included.

Will you not start the use of the "most suitable of all magazines" promptly?

Most sincerely,

Dear Sir:

To date over 1000 teachers who used the Review last year have renewed its use. Excellent reasons for their repeated choice of this monthly are found in the educational booklet I sent you yesterday. Did you receive it?

"The Review offers the finest expository material of any American magazine, and exposition is the most important branch of English taught today," said Prof. Lyman, of the University of Chicago recently.

In English courses of every sort of school—boys' preparatory, co-educational, girls' schools and colleges, normal schools, military schools, high schools in towns of 1000 upward to the 29 high schools of this city—3500 schools of every variety, the Review made good, yielding "results gratifying beyond expectations," said Prof. Sawyer, University of Washington.

"The Review is perfectly adapted to a four weeks' course of study. Its Teachers' Service makes practical plans possible. Clear, direct, accurate, and permanent in value, it is worth while devoting time to its contents," observed Miss Poler, of Attleboro (Mass.) High School.

Costing one third less, requiring only half as much time, covering only vital matters, the Review should be your choice this year. A fair trial in one of your classes will be well worth while. Shall I send you a sample copy of the October issue?

The rate is 15 cents per copy monthly, \$1.20 for 8 months, or pro rata for less. Free Teachers' Service and desk copy are in-

cluded. Will you not start the use of the "most suitable of all magazines" promptly?

Most sincerely,

ORAL REPORT

The teacher will assign the topics below to different pupils who will present their oral reports at the time appointed.

1. How an inventory is taken, and when.
2. What it means to have a note "go to protest."
3. Opportunities for young men and women in banking.

EXERCISE

Choose four of the articles listed below and write the opening paragraph of a letter intended to sell each article by direct advertising.

1. Magazine subscription or renewal.
2. A book or a set of books.
3. Mimeograph or other duplicating device.
4. A vacuum cleaner.
5. A stamp affixer.
6. A typewriter.
7. A house or a building lot.
8. Wearing apparel shown in a catalog sent with the letter.

EXERCISE

1. The Parks Music Company, of York, Nebraska, has just published a series of six music books particularly suitable for male quartet work. An average of 25 selections in each of the six books. Sold for \$.50 each or in lots of five of the same number for \$2.00.

The company has a mailing list of 2000 public school music teachers and private teachers of vocal music, in your state. You have been asked to prepare suitable folders and a strong form letter which can be filled in before sending to the prospects. If you were buying books for a quartet, would you care to know just what selections were in No. 1, 2, 3, 4, 5, 6 of this series? Should this information be in the letter or in the folder? In the matter of payment, would it be wise to suggest a charge account when the amount involved is only \$2.00?

Write printer's copy for suitable folders and prepare a form sales letter which aims to sell the books on the "cash with order" plan.

2. Choose the two best form letters of those read in class. Ask yourself as a letter is being read

Does it attract attention?

Does it arouse interest?

Is it convincing?

Will it prompt the reader to buy the music books?

3. Explain how you could test the pulling power of each of these two letters by using say a hundred random names from the mailing list.

CHAPTER XX

THE SUPERVISION OF CORRESPONDENCE

A number of concerns like The B. F. Goodrich Rubber Company, The Larkin Company, Norton Company, and Thomas A. Edison, Inc., employ a man who devotes his whole time to improving the letter output of his firm. Such a man is called a supervisor of correspondence, or a correspondence critic.

Aims of supervision. The supervisor of correspondence aims to attain four great objects; namely,

1. To improve the form of the firm's letters
2. To see that no letter contains faulty English
3. To build up the good will of the firm
4. To reduce, if possible, the unit cost of letters

Improving the form of the letter. Several large firms put into the hands of every new office assistant a correspondence manual or a series of booklets which she is required to master. These aim to make it easy for the new typist to learn the form of letter that has the approval of the correspondence supervisor. The letter reproduced on page 238 is taken from a booklet issued by The B. F. Goodrich Rubber Company.

The first letter written by a new typist is scrutinized very carefully by the correspondence supervisor or critic, and every error is marked. After the errors have been discussed, the letter is given back to the operator to be retyped. If it is then in approved form, it goes to the proper person for his signature.

THE B.F. GOODRICH RUBBER COMPANY

RUBBER  GOODS
OF EVERY DESCRIPTION

AKRON, OHIO.

January 1, 1920.

The E. L. Hiteman Company,
34 North Meridian Street,
Indianapolis, Indiana.

Gentlemen:

ATTENTION STENOGRAPHERS UNIFORMITY OF LETTERS

As we desire uniformity of style in arrangement of all letters that leave our office, we ask that you please use this letter as a model for future correspondence.

The date and reply reference (dictator's initials and floor space number - or his initials and department number, if he has no space number) should be placed exactly as shown on this model.

Begin addressing customer two spaces down from reply reference. When letter is to go to a customer in a small town, and no street address is needed, show city on the second line and state on the third line.

Left hand margin of paragraphs must be in line with the heading; double space between paragraphs.

In closing, use the phrase "Yours very truly," (or a phrase chosen by dictator) starting a little to the left of the middle of the sheet. Sign "THE B. F. GOODRICH RUBBER COMPANY," starting underneath the "y" of "Yours."

Yours very truly,

THE B. F. GOODRICH RUBBER COMPANY

R. A. McQueen.
Correspondence Supervisor.

LAM
WGZ

The letter reproduced below is the work of an inexperienced typist and shows how the correspondence supervisor might indicate his corrections and suggestions.

<i>Messrs!</i>	Sep. ^t 25, 1920 _____
<u>Mr.</u> W. S. Brown & ^e Company	
2308 Locust <u>avenue</u>	
<i>Gentlemen:</i> <u>St.</u> Saint Louis, Mo.	
<u>Dear Sir:-</u>	
The order which you ^{sent} ~~send~~ us for four ~~12~~ dozen Glide Easy ^{Safty} Razors has been entered for immediate shipment. They will ~~go~~ ^{be} forward to you by express tomorrow.	
These razors have proved to be very popular wherever they have been introduced and we feel sure that your trade will <u>app-</u> <u>reciate</u> the privilege of ~~ex~~ exchanging razors till each <u>purch-</u> <u>aser</u> secures a blade particularly suited to his beard.	
Very ~~truly~~ ^{truly} yours & Smith ~~and~~ Jackson Mfg. Co.	
<i>all caps</i>	
<i>Clean type well and rewrite</i>	

A letter marked by the correspondence supervisor and returned for retyping.

Improving the English of letters. This is largely a matter of training the dictators, but the stenographers must also know good English and must be able to punctuate and paragraph well. The following are some of the faults which the supervisor would indicate as errors of English.

Lack of clearness
Wordiness
Awkward construction
Weak opening
Weak closing

Involved sentences
Incorrect use of words
Incoherent arrangement
Unpleasant repetition
Incomplete information

This part of the supervisor's work is of great importance. Several chapters in this book have been devoted to the points indicated above.

Building the good will of the firm. Perhaps in no other way can a supervisor of correspondence serve his firm better than by creating and strengthening the good will of the company. He should see that every letter is courteous in tone and that it breathes the spirit of fairness and willingness to serve.

Reducing letter cost. The unit cost of letters varies greatly with different firms. Some companies estimate it at 12 cents while others declare that the cost of their letters averages more than 40 cents. It is desirable to reduce the unit cost of letters when this can be done without reducing their effectiveness. The supervisor aims to do this by helping the dictators to use concise language which is at the same time clear and free from the common faults. The supervisor can do much to reduce the letter cost by training typists to compose letters from simple notes.

A really efficient office assistant should be able to answer routine correspondence from a few notes clipped to the original letters. For example, a sales manager handed his stenographer a letter with the following memorandum attached: "Mail acceptance to Archer; 5000 Benton 5 lb 62 x 82 \$5.75

net cash ten days; to be delivered as fast as possible and complete order in about 3 mo."

Below is the letter which she produced for his signature.

Archer Textile Company
234 Broad Street
Newark, N. J.

Gentlemen:

We hereby accept your order for 5000 Benton Blankets 5 lb. 62 x 82, at \$5.75, terms net cash 10 days, f. o. b. Philadelphia, deliveries to be made as fast as possible, and the order to be completed in about three months.

It is understood that you will furnish us with the regular bank guarantee, in which the bank agrees to honor our 10-day trade acceptance as each shipment is made.

The order is accepted subject to the usual unavoidable conditions, such as strikes, fires, government requirements, or causes beyond our control.

Very truly yours

BENTON & Co.

By

ARS:G

There is always a good demand for young men and women who can handle correspondence in this way. They receive better pay than the ordinary office assistant and are usually in direct line of promotion to the more responsible positions.

EXERCISE

1. Bring to class real sales or adjustment letters which have been received by your parents or others, being careful to avoid letters whose contents should not be disclosed. Discuss such of these letters as the teacher reads to the class and indicate in what respect they may be improved.

2. From notes taken in class, write one of these letters in your own language, avoiding any weak points of the original.

3. Study the form and content of the sales letter which the teacher has duplicated for you and bring to class your revision of it. Be careful to make your revision conform to the principles of good sales letters.

ORAL REPORT

The teacher will assign the topics below to different pupils who will present their oral reports at the time appointed.

1. The comparative advantages of different kinds of artificial light.
2. How a weekly time sheet is kept.
3. How some firms type the original bill, the packing list, and the package label, all at one operation.

CHAPTER XXI

LETTERS OF INTRODUCTION AND RECOMMENDATION

LETTERS OF INTRODUCTION

A letter of introduction is used to make two friends of the writer acquainted with each other. If you were about to locate in St. Louis and were entirely unacquainted with the business men of that city, your present employer might give you a letter of introduction to a friend of his who is in business there. This letter would probably be given to you unsealed. You should call upon the addressee and present your letter in person at a time when he will have a few minutes to talk with you about your plans. He may then be able to put you in touch with business men who will probably be interested.

Essentials. Brevity and sincerity should mark the letter of introduction. The occasion for the letter should be mentioned and just enough information should be given to form a starting point for conversation at the time the letter is presented. The following is suggestive of what a letter of introduction should contain:

Dear Mr. Rice:

This will introduce to you the bearer, Mr. Anson M. Cross, who has until recently been employed by the H. G. Munger Co., of this city, as credit man. Family conditions make it necessary for him to obtain similar employment in St. Louis.

I have known Mr. Cross for several years. He is thorough and reliable and particularly capable as a silk buyer. He merits your confidence. I shall be grateful to you if you can assist him in any way.

Sincerely yours,

In addition to the usual address, the envelope should bear, in the lower left-hand corner, the words:

Introducing
Mr. A. M. Cross

Acknowledgment. It is always proper, but not absolutely necessary, for the addressee to acknowledge a letter of introduction. Care should be taken not to introduce two of your friends unless it is reasonably certain that such an introduction will be agreeable to both. It would be improper, of course, to attempt to introduce a friend of yours to a person whom you do not know personally.

Do not fall into the error of saying, "This will introduce you to Mr. Wilford Hall."

EXERCISE

1. A friend, who is a bookkeeper in a hardware store in your place is obliged to move to Chicago so that his wife may care for her widowed mother. Give him a letter of introduction to George V. Peters, 1156 Michigan Ave., Chicago. Prepare and address a dummy envelope; i. e. a piece of paper cut $3\frac{1}{2}$ x $6\frac{1}{4}$ inches.

2. The Consolidated Southern Iron Company, of Birmingham, Ala., permits very few visitors to go through its plant. Alexander Cronin is about to visit Birmingham and is very eager to see the hoisting and conveying apparatus used by this firm. Write a letter introducing him to the president of the company, J. M. Van Sickle, whom you have known for many years.

3. Merritt Connors, manager of a leading paper of your nearest large city, has written asking your help in finding a stenographer who is really competent to answer routine correspondence without dictation and who can write well-phrased letters from brief memoranda. Write a letter that Mary Reed may present when she applies to Mr. Connors in person.

LETTERS OF RECOMMENDATION

Letters of recommendation are of two kinds—those addressed to particular individuals and those intended for any-

one who may happen to be interested. Naturally the first kind is more definite and, for this reason, carries more weight than the less definite letter addressed "To whom it may concern."

General letters of recommendation are written at the request of the applicant. A special letter of recommendation may be written to a particular employer at the request of the applicant, or it may be written in reply to an inquiry or questionnaire sent by the employer to a reference whose name the applicant has given. Employers give more weight to the special than to the general letter, because it gives more definite information.

Form. The special recommendation usually takes the form of an ordinary letter, but the general recommendation has a form of its own.

General Recommendation

Cedar Rapids, Iowa,
May 14, 19—.

To Whom It May Concern:

James Taggart has been in our employ for about two years, as a billing and shipping clerk. He comes of a good family, is prompt and courteous, and has a good elementary education. He is leaving our employ of his own accord.

Henry Barton

Mgr. B. & J. Clothing Co.

It is unusual to use the word *you* in such a letter because the recommendation is not directed to any definite person. For the same reason it is not necessary to use a complimentary close.

CHAPTER XXII

LETTERS OF APPLICATION

LETTERS of application are essentially sales letters, the applicant being the seller, the employer the buyer, and the applicant's services the commodity sold. All the principles of sales letters apply to letters of application.

The right attitude. Since the letter of application is a sales letter, the writer should get the employer's viewpoint. This does not mean that *you* must appear in every sentence and that *I* must not be used at all. It does mean that the applicant must try to see the requirements of the position as they are in the mind of the employer, and then endeavor to make his application meet those requirements as exactly as possible. A well written letter of application should make the employer say to himself, "This is the man I am looking for," not "I have the job this fellow wants."

Strong opening and closing. Aim to use these emphatic positions to the best advantage. Begin and end your application with positive statements. Do not fall into the common error of using the weak participial phrase at these vital points.

Weak

Having seen your ad in the Journal for a stenographer and typist, I wish to be considered an applicant for the position.

Improved

I believe my qualifications and experience fit me well for the position of stenographer and typist which you advertised in today's Journal.

Phrases to avoid. Some of the following expressions are positively wrong; others are correct, but overworked. It is better not to use any of them.

Your ad in the "Record-Times." Never use *ad* for advertisement in an application. Capitalize the name of the newspaper, but do not use quotation marks.

A position of clerk. Say, "A position as clerk," or "The position of clerk."

I am a graduate of B. F. H. S. Write the school name in full. Your employer may not know what the letters stand for.

My recommends. Recommend is a verb, not a noun. Say, "My recommendations."

For reference I refer to. . . . Simply say, "I refer to . . . ," or "I am permitted to refer to. . . ."

A young man of 17 years of age. Say, "A young man 17 years old," or "A young man of 17 years."

Salary no object. State definitely what you expect or make no mention of salary.

Not afraid of work. Say, "I am industrious," or "I am willing to work hard."

No opportunity for advancement. Do not get the idea that every application must contain this expression. Whenever you can do so, give a more original reason for wishing to leave your present position; such as distance from your home, your preference as to kind of work, etc.

Make an application. Say, "I wish to make application," not "I wish to make an application."

General hints. Use plain paper of business size. Avoid hotel, club, and society stationery.

Type your letter because you can say so much more without making the letter appear too long. If a specimen of your penmanship is desired, show it on a separate sheet.

Never send a letter of application that gives evidence of erasures, strike-overs, soiled spots, or blots. Retype your letter till it is as perfect as you can make it.

In replying to a blind advertisement, use the address given and the salutation *Gentlemen*.

State definitely just what position you are applying for,

because the firm may be advertising at the same time for many kinds of help.

Make your application cover every point mentioned in the advertisement.

Type duplicates of your recommendations and mark them "Copy." Do not send originals. Most employers consider a general recommendation "To Whom It May Concern" of less value than the name of a reference of whom they may ask specific questions regarding your fitness for the particular position under consideration.

Give the exact mail address of each reference. It is always best to obtain permission to use the name of a reference.

References. Care should be taken in choosing the persons to whom you refer in your letter of application. They should be persons who know about your ability and your experience and whose opinion will be valued by your prospective employer. Avoid using ministers as references because many business men feel that they are too free in their praise of applicants.

The following letters and questionnaires sent to references show how thoroughly an applicant's qualifications and past record are investigated.

From a National Bank

Dear Sir:

We have under consideration for employment, Mr. Leon Miller, of Pasadena, California, who has given your name as a reference.

Will you kindly write us in confidence, as soon as convenient, your opinion of the applicant, together with any other information which may be of use to us in determining whether or not he would be a desirable addition to our staff? We should be pleased to learn of his family connections, his character, ability, and willingness to work.

If you know of any reason why we should not favorably consider the application referred to, we shall appreciate the courtesy of your advice.

Very truly yours,

Principal of High School.

Dear Sir:

Mr. has applied for a position with our firm and refers to you, stating that he attended your school for years.

Kindly inform us whether the above statement is correct. We will hold in strict confidence a frank expression from you of your knowledge and opinion of his ability, integrity, character, habits, and failings. Do you consider him a desirable person for employment by this house?

Very truly yours,

From a Bonding House

Dear Sir:

Mr. has applied for a position of trust and gives your name as a reference. Will you kindly give us, as soon as possible, the information called for below? Anything you may say will be considered strictly confidential.

How long have you known the applicant?

What opportunity have you had to judge his fitness for this position?

Is he related to you by blood or marriage?

Is he under financial or other obligation to you?

What is the character of his associates?

Have you ever heard of his drinking? Speculating? Gambling? Spending money extravagantly?

Does he live within his means?

What financial obligations has he?

Is his character thoroughly sound?

Do you recommend him as a proper person to be intrusted with other people's money?

(Signed)

How applications are "sifted." A single advertisement may bring in a large number of responses. Below are given some of the faults which may eliminate letters of application in the sifting process. Applications revealing such faults may have been written by persons well qualified for the positions to be filled, but their letters fail to show their fitness.

Carelessness, as shown by dirty paper, strike-overs, blots and bad erasures, incorrect spelling of the employer's name or of common words, or failure to give the exact information asked for.

Poor training, as shown by incorrect folding of the letter, incorrect language, or the overworking of common expressions.

Undesirable characteristics, as shown by a begging attitude or by boastfulness.

Disregard of the employer's viewpoint. Too little information is sometimes given to enable the employer to judge the fitness of the candidate. He must then write for more information or refuse to consider the application. Such applications are usually rejected at once.

Disregard of the principles of salesmanship. Do not say, "I have had no experience." Emphasize rather your excellent preparation and the strong desire you have for the kind of work offered. No good salesman emphasizes the shortcomings of the article he is selling. If you really have not had the preparation which the position demands, do not make application.

Answering blind advertisements. The use of the blind address, such as Box 67, care Herald, indicates that the advertiser wishes to eliminate those applicants that are obviously unfit for the position, before he has any of them apply in person. In replying to such an advertisement, it is usually best to write as briefly as possible and yet touch upon every point mentioned in the advertisement.

Brief applications. Just as the first sales letter frequently does not attempt to tell the whole story, but depends upon follow-up letters to complete the transaction, so the letter of application may sometimes be written in briefest outline, much dependence being placed upon the follow-up in the form of an interview. This is particularly true when you are replying to a classified advertisement for a position as sales girl, errand boy, and the like, where personal appearance and pleasing manner are of as much importance as schooling. There will almost certainly be a large number of applicants for such

a position and about all that you can hope to do through your letter is to have your name listed among those selected for a personal interview.

Help Wanted

OFFICE ASSISTANT over 18, to receive callers, answer telephone, and help with office work. Give age, education, experience, and salary expected. Box 34, News Office.

A Good Brief Application

216 Florida St.
Buffalo, N. Y.
June 29, 19—

Box 34
News Office
Buffalo, N. Y.

Gentlemen:

In applying for the position of office assistant, advertised in yesterday's News, I submit the following information for your consideration:

Age: 19

Education: Graduate of Hutchinson Central High School, Commercial Course

Experience: Two summers in a doctor's office receiving callers, attending telephone, and typing

Salary: \$12 a week to start

Reference: Dr. V. M. Porter, 1756 Niagara St., Buffalo

I live with my parents and can make personal application at any time.

Yours very truly
Milicent Andrews

The interview. When you have been asked to appear in person, you should be on hand promptly at the time appointed, dressed neatly and sensibly. Do not allow carelessness about your dress to give your prospective employer reason to assume that you are careless about other things. He

takes it for granted that you are appearing at your best. You are unfair to yourself if you do not.

In preparation for the interview, get all the details you can regarding the position and learn of any strong preferences the employer may have. In your talk with him, answer his questions directly and honestly. Avoid alike undue boldness and false modesty. When the question of salary comes up, set a fair value on your services. Do not hesitate about stating what you expect, for the matter of salary need not always be left entirely to your employer.

Detailed applications. If the position is one requiring specialized preparation or a very high type of skill, the number of applicants will be relatively small and the employer will base his choice upon the preparation and experience of the applicants rather than upon their appearance. In applying for a position of this kind, you should give in your first letter all the information that is likely to influence the employer in your favor. In case such detailed information would make your application seem too long, this information may be typed on a separate sheet. This will give opportunity to call special attention in the application proper to any particular fitness you have for the position. The inclosure might take some such form as the following:

Detailed Information

Name: Harvey M. Miller Age: 28 years
 Height: 5 ft. 11 in. Weight: 175 lb. Church: Baptist
 Health: First-class; only two days lost time in four years

Preparatory Public School and High School; Collins Business
 Work: College, Cedar Rapids, Iowa

College Graduate of School of Commerce, Accounts and
 Work: Finance, New York University, June, 1912

Degrees: B. C. S. from New York University, 1912
 C. P. A. in Pennsylvania, 1918

Experience: One year with Bethlehem Steel Co.
Five years with Douglas & Elliot, Accountants

References: Mr. H. L. Tucker, Comptroller,
Bethlehem Steel Co., South Bethlehem, Pa.
Mr. H. J. Douglas,
165 Nassau St., New York City

Such a statement should not, of course, be supposed to take the place of a regular letter of application. The letter to be sent with such a detailed statement as that given above might be something like the following:

1128 Amsterdam Ave.
New York City
July 17, 19—.

Mr. H. N. Rodgers
Superintendent of Construction
Thompson-Starrett Co.
Richmond, Virginia

Dear Sir:

I should like to have you consider my application for the position of accountant that you offer in Sunday's Times.

I am a graduate of the School of Commerce with six years' accounting experience in two responsible positions. The details of my education and experience are given on the inclosed sheet.

While my experience has been largely in manufacturing, I have had a great desire to get into the employ of a construction company because of the wider field of work and the greater opportunity for broadening one's knowledge of how business is done.

After one year's experience with the Bethlehem Steel Company, I took a position with Douglas & Elliot, accountants. During the five years that I have been with this firm, I have gained a good knowledge of manufacturing accounting and have been promoted several times.

I shall be glad to meet you in New York at any time by appointment; or if you desire, I can arrange for an interview in Richmond.

Very truly yours,
Harvey M. Miller

Synonyms common in applications. A careful study of the synonyms given below will help you to avoid some of the common errors in applications.

wages, salary, remuneration, compensation. *Wages* denotes the price paid for labor, especially by the day or week; as, an errand boy's *wages*, a clerk's *wages*, a typist's *wages*. *Salary* denotes a fixed compensation, commonly paid at longer intervals than wages, for services of a higher order; as, the manager's *salary*, the confidential secretary's *salary*. *Remuneration* is usually applied to matters of great importance. *Compensation* includes wages, salary, and remuneration, and also includes that which makes good a loss of something; as *compensation* for the loss of a hand, or for the loss of time in case of sickness.

recommendation, testimonial, character, reference. *Recommendations* are favorable statements regarding a person; *testimonials* refer to persons or things. In letters of application, *recommendation* is the better word. In the case of domestic servants, *character* is sometimes used in the sense of recommendation, but this use is questionable. *Reference* is not synonymous with *recommendation*. A *reference* is a person to whom the prospective employer may write.

occupy, fill, fulfill. *Occupy* means to hold possession of; as *to occupy* a house. *To fill* a position means to perform the duties of the position fully. We *fulfill* requirements or conditions. A man may *occupy* a position without really *filling* it. It is incorrect to speak of *fulfilling* a position.

competent, capable, able. *Competent* refers to exact fitness for special work, *capable* to more general ability, and *able* to the highest type of power; as, a *competent* stenographer, a *capable* superintendent, an *able* lawyer.

employ, employment. We speak of steady *employment*, the *employment* of additional help, the *employment* of an expert accountant; but we say, "He has been in my *employ* for two years."

EXERCISE

The following sentences, taken from letters of application, contain errors of various kinds. Rewrite each sentence in correct form.

1. I am qualified to accept your position.
2. Was forced to leave due to my health.
3. Answering your ad for a bookkeeper, please consider me.
4. I feel sure that I could occupy this position.
5. I saw your ad in the paper. I should like to be an applicant for it.
6. I shall be glad to grant you a personal interview at any time.
7. Last year I was employed at the Standard Mfg. Co.
8. For six months I have worked in the firm of Gow & Hines.
9. Hoping that that I may have a personal interview at your convenience, I remain.
10. I am willing to start at a very low price.

EXERCISE

In each of the following sentences, choose the correct form and give the reason for your choice:

1. I (worked, have worked) for this firm for two years.
2. I (worked, have worked) for this firm for two years before I took my present position.
3. Copies of two (recommends, recommendations, testimonials, references) are inclosed.
4. (For reference I refer to, As references I give you the names of) A. R. Sweet and C. D. Strong of Kent, Ohio.
5. I have had four (months, months', month's) experience.
6. He has had one (months, months', month's) experience.
7. I have had two (increases, raises) in salary.

EXERCISE

Show why the italicized expressions given below should not be used, and substitute a better one in each case.

1. *Hoping to hear a favorable reply*, I am.....
2. Hoping that my application will be *placed on file*, I *remain*.....
3. I *take the liberty* of applying for the position advertised.
4. I refer to S. J. Jackson who is manager of *the James Tobor & Co.*, of this city.

5. I graduated two years ago from *V. H. S.*
6. Trusting that you will consider me *a favorable applicant, I remain.....*
7. For the past year I *was employed* in the City Specialty Store where I am still working.
8. I have had enough experience so that I feel perfectly *confident* for your position.
9. I am twenty-two (22) years of age.
10. Please inform me of *the record and ability he has made* in your office. (In a letter to a reference.)
11. Do you think he has had sufficient *experience as an applicant?*
12. Hoping that I *may be interviewed*, and trusting that *this submission* proves satisfactory, I am.....
13. Having read your *ad* in this morning's Post, I am applying for *it*.
14. I should *welcome a personal interview* at your convenience.
15. At what *price* would I have to start?
16. I *herewith* apply for the position of filing clerk.
17. I shall be glad to *grant you a personal interview* tomorrow afternoon. (In an application.)
18. I should like to make *application for bookkeeper*.
19. This is exactly the kind of *vacancy* I am looking for.
20. Inclosed you will find two of my *recommends*.
21. The reason I am leaving my present position is *because* I wish to be nearer home.
22. I am sure I can fill the *vacancy* you *require*.
23. I inclose copies of my *references*.
24. I left that company *due to the dissolution* of the firm.

EXERCISE

1. The following words, common in applications, are not infrequently divided wrongly at line ends. Observe carefully the division of each word into syllables, being sure that you can spell each word correctly.

ex pe ri ence	cor re spond ence	sat is fac tion
book keep ing	man u fac tur ing	con fi den tial
ap pli ca tion	ad ver tise ment	in ter view
po si tion	type writ ing	sec re ta ry
con ven ience	be gin ning	ref er ence
im por tant	grad u a ted	rec om men da tion

EXERCISE

Correct any errors of word order in the following sentences, taken from applications:

1. I have had three years' experience since finishing school with the United Drug Company, of Newark, N. J., whom I would refer you to as to my qualifications and character.

2. At different times I have worked in Mr. Harding's office who is our school superintendent.

3. I only left because the firm went into bankruptcy.

4. I shall graduate from the Omaha High School where I am taking a commercial course this month.

5. After graduating I obtained a position with A. & F. Chase, wholesale dealers in groceries which I have kept for the last four years.

6. I have been in the employ, as bookkeeper, of John Harkness, to whom I refer you.

7. I have testimonials from two satisfied employers that I am sending to you.

8. I am referring you to Mr. G. H. Brown whom I worked for one year.

9. I was only obliged to leave because of ill health.

EXERCISE

1. Bring to class an advertisement of a position which you could fill, together with the best application you can write for the position.

2. Point out as many faults as possible in the following application:

Mr. Austin Remsen & Co.

Dear Sir;-

On looking over todays Herald my attention was attracted by your ad for a bookeeper. Now as I am desirous of obtaining such a position I would like to apply for the same. As to salary I should like to begin on \$15 dollars a week.

Respectively yours

Philip Studebaker

3. Consider yourself an employer. Would you employ the young women who wrote the letters given below? Why?

Miller & Coolbaugh

Wash. D. C.

Dear Sirs:

Reading last night's Post of May 23, saw your add for a typeist. I have studied two years in P. H. S. past my examinations and am now ready to try for a position.

If you have not filled the position by the time you receive this I would like you to kindly give me a try.

If you wish references I can furnish them. I remain.

Very truly yours
Veronica Cleveland

468H.

World Office;

Gentlemen:

Replying to your ad in the Herald will you permit me to make an application.

Am a graduate of this high school and for reference I refer you to Mr. Rolf, our minister, for my character & scholarship. Can furnish further recommends if you require them.

Will be glad to grant you an interview at an early date.

Yours Truly

Winifred Payne

4. Rewrite the letters given in 2 and 3 above, making the necessary changes and corrections.

5. Write a suitable letter of application for one of the positions advertised on page 259.

HELP WANTED—MALE

CORRESPONDENT.—Young man wanted as correspondent by first-class manufacturing concern located near Chicago; must have good knowledge of office methods; excellent opening for intelligent man with sufficient ambition to enjoy work. Reply stating age, training, experience, and salary expected. X 257 Record-Herald.

ADVERTISING SERVICE MAN wanted, with technical training and ability to plan and write technical and general advertising and sales campaigns; special opportunity for earnest, serious man with solid, growing advertising agency; outline experience and state salary expected. N 6 Times.

SECRETARY.—Nationally known automobile manufacturer has opening at factory in Middle West for well-educated, thoroughly experienced private secretary, capable of assuming responsibility; must be able to take dictation rapidly and accurately; salary all the foregoing implies; write fully as to age, nationality, education, business experience, and compensation desired. A 14 Observer Office.

ACCOUNTANT AND OFFICE MANAGER.—Able to take charge of books manufacturing concern; must be familiar with costs and capable directing inventories and storeroom; good opportunity for high-class man, and will pay accordingly; give full particulars, which will be held confidential. O 391 Times Downtown.

HELP WANTED—FEMALE

BOOKKEEPER AND TYPIST capable of taking full charge of office; good opportunity for right party; salary satisfactory. Bloch Furniture and Carpet Co., 420 Tremont Av.

BOOKKEEPER and STENOGRAPHER, knowledge of arithmetic and percentage, experienced in dry goods line preferable. N 250 Tribune.

BOOKKEEPER, typist, and stenographer; competent and efficient; salary \$15; give references, &c., in full detail. R 198 Herald.

BOOKKEEPER and STENOGRAPHER.—By new publication; opportunity for advancement; salary to start, \$15; hours, 9 to 5.30. O 381 Press.

CLERK for position in advertising adjustment department of daily publication; must be a typist and capable of handling large amount of detail; in replying state age, reference, experience, salary desired, and telephone number. X 268 News.

STENOGRAPHER and general office assistant; one who is thoroughly qualified to fill the position; preference will be given to one able to operate comptometer; write fully, stating experience and salary desired. N 274 Inquirer.

STENOGRAPHER and typist wanted, secretarial work; intelligent, capable, resourceful; familiar with statistics. G. S. Berman, Committee on Public Information, 461 8th Av., New York.

CHAPTER XXIII

OTHER FORMS OF COMMUNICATION

TELEGRAMS

Clearness. The first essential of a telegram or cablegram is clearness; the next, brevity. Whenever there is any doubt about how a telegram will be interpreted, it is wise to use words enough to make the meaning unmistakable. The extra cost is usually very slight. The telegram should be clear without punctuation marks, for these are usually omitted in transmission. Whenever it is necessary to show the distinct separation of parts of a message, the word *stop* is often introduced instead of a punctuation mark.

If the receiver of the message is thoroughly familiar with the subject-matter of the telegram it may be much more condensed than if he knows nothing about it. You must always consider how much the receiver already knows about the matter in hand.

Suppose, for example, that you are manager of the Neltico Machinery Company, and that you receive a telegram as follows:

AM	OFFERED	TWELVE	HUNDRED	FULL	SETTLEMENT
EXPECT	BANKRUPTCY	WIRE	INSTRUCTIONS		
					R M PARKHILL

If you know nothing about the subject-matter of the telegram except what the message contains, you will not understand what Mr. Parkhill means. You may not even know who the sender is. On the other hand, if your company has sent Mr. Parkhill to Omaha to collect an overdue account

of \$1,465 against the Enterprise Mfg. Co., you will read into the message a number of facts that are not expressed. Written in full the telegram will then be something like the following:

I have had a talk with the officers of the Enterprise Mfg. Co. and the best I can do is to get them to offer \$1,200 as full settlement of the account of \$1,465 which we now have against them. I think it is wise to accept this offer because it looks to me as if the firm would go into bankruptcy very soon. Wire me what you think I should do.

Classes of telegraphic messages. There are four classes of telegraphic communication:

- | | |
|---------------------|------------------|
| 1. Fast Day Message | 3. Night Message |
| 2. Day Letter | 4. Night Letter |

Since the cost and the dispatch with which a message is transmitted depend upon the class of telegram, it is necessary for the sender to indicate under what classification he wishes his message to be sent. This he may do, on the Western Union Telegraph Company's universal blank, by properly marking the class of service desired in the little square which is reproduced below:

1. **Fast day message.** This is the fastest service offered and the cost is greater than for other classes. Such a message will be sent at any hour of the day or night and will be delivered immediately, except in small places where no night operator is employed. Code or cipher may be used.

The cost of the fast day message depends upon the number of words and upon the distance to be covered. In cities where messenger service is maintained, the toll for a message to any one within the local messenger district is 24-1 (read twenty-four and one). This means that any number of words, not to exceed ten, may be sent for twenty-four cents and that each additional word will cost one cent. The rate for telegrams to be sent to places within a short radius is

CLASS OF SERVICE DESIRED	
Fast Day Message	
Day Letter	
Night Message	
Night Letter	
Patrons should mark an X opposite the class of service desired; OTHERWISE THE TELEGRAM WILL BE TRANSMITTED AS A FAST DAY MESSAGE.	

30-2½. For greater distances the rates used are graduated as shown below, 1.20-8½ being the rate from coast to coast, as from New York to San Francisco.

Fast Day Message Rates

24-1 30-2½ 36-2½ 42-2½ 48-3½ 60-3½ 72-5 90-6 1.20-8½

2. **Day letter.** Any number of words, not exceeding fifty, may be sent for one and one-half times the cost of a fast day message; and one-fifth of the initial rate for each additional ten words or less. Day letters are sent as deferred service; that is, in transmission and delivery they yield to fast day messages and to night messages. Although the company does not obligate itself to deliver a day letter on the day of its date, it usually does so if the day letter is filed early. Code language must not be used. Day letters may be telephoned to the addressee from the receiving point.

3. **Night message.** A night message may be filed with the telegraph company up to two o'clock in the morning and will be delivered not earlier than the morning of the ensuing business day. Code language is permitted. The rates for night messages are graduated as for fast day messages, but are lower.

4. **Night letter.** Any number of words, not to exceed fifty, may be sent for the cost of a regular fast day message of ten words sent to the same point. For each additional ten words or less, one-fifth of the fifty-word rate is charged. Night letters may be filed with the telegraph company up to two o'clock in the morning. They are the cheapest form of telegraphic message and for that reason they yield in transmission to the other forms of telegram. They are usually delivered by messenger on the morning of the ensuing business day, but the telegraph company reserves the right to deliver night letters by mailing them at destination, postage prepaid. Code language must not be used.

ORAL REPORT

Be prepared to give, before the class, an oral report on the topic assigned to you from the list below.

1. How to telephone a telegram. (Consult telephone directory.) How is such a message paid for?
2. Opportunities of telephone operators.
3. Opportunities in the construction department of telephone companies.

Verification. The correct transmission of any class of telegraphic message may be insured by having the message "repeated back" to the sending office. A repeated message costs one and one-half times an unrepeatd message of the same class.

Counting of words. In all classes of telegrams, but not in cablegrams, the date, the address, and a single signature are transmitted free. When there are several signatures the last one only is sent free. No salutation or complimentary close should be used.

Fast day messages may be sent in code or cipher and in any of the following languages: English, French, German, Italian, Dutch, Spanish, Portuguese, or Latin.

Day letters and night letters must be in plain English. Code and cipher are not permissible.

A dictionary word in any of the eight languages will be counted as one word regardless of length. The following table will give a good idea of how words are counted:

Example	How counted
Incomprehensibility (dictionary word)	1
Pourquoi ne repondez-vous pas? (French dictionary)	5
Sirvanse enviarme por expreso (Spanish dictionary)	4
Er ist nicht gekommen (German dictionary)	4
A. M. Mulford (initials and surname)	3
Van Sicklen (surname)	1
De Vries (surname)	1
South Carolina (or S. C.) (state)	1
District of Columbia (or D. C.)	1
United States (country)	1
New York City (city)	1
parcel post	1
per cent (or %)	1
Western Union	1
Night letter	1
can not, cannot, can't	1

Example	How counted
New York, New Haven and Hartford R. R.	5
257.75 (figures and decimal point)	6
257 $\frac{3}{4}$ (figures and bar of division)	6
lb., bu., in., oz., qt., cwt., each	1
O. K., a. m., p. m., F. O. B. (or fob), C. O. D. (or cod), each	1
C. I. F. (or cif), C. F. I. (or cfi), L. C. L. (or lcl), each	1
Wilyou (improperly combined)	2
Itis " "	2
Bando (B. & O.)	3
First-class (dictionary word)	1
Forty-six (not dictionary word)	2

Ciphers. Cipher words may be made up by the substitution of different letters, figures, or characters for the real letters of the word; as,

Cipher:	R ₂ B ₂	KISBWD ₂ LM	IB ₂ POM
Plain:	Goto	Baltimor e	atonc e

For the sake of secrecy, cipher words, not necessarily pronounceable, are sometimes devised in which each letter, figure, or character may have a particular meaning. The telegraph companies have adopted arbitrary rules for the counting of cipher words, depending upon how the characters are combined. Usually in telegrams each letter and figure of a cipher word counts as one word; in cablegrams each group of five letters or figures or fraction thereof is counted as one word.

Codes. For the sake of economy, code systems have been devised in which single words stand for phrases or even whole sentences. Code words may be real or pronounceable artificial words of not more than ten letters.

Among the well known public codes are the *Western Union, Telecode, Lieber's* and the *ABC* now in its fifth edition. There are also many private codes.

Specimen Code

Imita.....	Our (my) order of.....
Imman.....	We (I) shall countermand our (my) order
Igran.....	We are filling your order
Ilgar.....	We (have) shipped your order
Carno.....	Can you ship at once.....
Carby.....	We will ship your order by American Express
Cargo.....	" " " " " " Adams Express
Toda.....	The 5th
Vadi.....	The 10th
Noka.....	The 12th
Hodo.....	The 15th
Waldo.....	If you cannot guarantee delivery
Reimo.....	Answer immediately by telegraph (or cable)
Farin.....	Shipment will probably arrive.....
Lilac.....	Quote your best price f. o. b.....
Kalli.....	We quote you 20% off catalogue price, subject to immediate acceptance by wire.
Lognu.....	One per cent. off for cash in ten days
Dodo.....	The word following is not a code word but is used in its ordinary sense.

EXERCISE

1. Code the following message, using not more than ten words:

Can you make immediate shipment of the goods I ordered on the 5th instant? I must countermand the order unless you can guarantee delivery before the 15th. Wire immediate answer.

2. Decode (i. e. write in plain language) the following code telegram:

IGRAN

CARBY

VADI

FARIN

NOKA

ORAL REPORT

1. Read "Fighting Germany's Spies," by French Strother (World's Work, vol. 36:134, June, 1918) and report to the class how information of the highest importance was transmitted in cryptic form of most innocent appearance.

2. In the same magazine, p. 143, read the account of "Ger-

man Codes and Ciphers." Report to the class how almost absolute secrecy was insured. Use blackboard charts to explain the substitution of letters for other letters.

Condensing. A good way to learn how to arrange clear telegrams in condensed form is to write out in full what you wish to say and then to omit all unnecessary phrases and words. Some of the following suggestions may help you in shortening your messages, or in reducing the chance of error in transmission.

Prefer this	To this
Immediately (1 word)	At once (2 words)
Nine hundred (2)	900 (3)
Twelve million (2)	12000000 (8)
Forty-six (2)	46 (2)
Lowest price two seventy-five (5)	Lowest price \$2.75 (7)
Pounds (1)	lbs. (1)
Twelve by eighteen (3)	12 x 18 (5)
one eighth (2)	1/8 (3)
June tenth (2)	June 10th (4)
One twenty-six West Forty- Second Street (7)	126 West 42nd St. (8)
Letter follows (2)	Will explain more fully by letter (6)
Answer collect (2)	Wire answer at my ex- pense (5)
Number six fifty-two (4)	No. 652 (4)

ORAL REPORT

Learn from your local telegraph agent the rates from your place

To several well distributed cities within your state.

To one large city in each state or country (Canada or Mexico) bordering on your state.

To the following cities, if not included above:

New York	Chicago	Philadelphia
San Francisco	New Orleans	Seattle
Boston	St. Louis	Jacksonville, Fla.

All members of the class should record these rates as reported. They will be used in subsequent exercises.

EXERCISE

1. Order from a wholesale fruit house in a neighboring city:

10 bx. Sweet Navel Oranges large size

5 bx. " " " small "

3 bx. Grape Fruit large size

1 bx. Medium Lemons.

Oranges come 150, 176, and 200 to the box; grape fruit 54, 64, and 96; lemons usually 300, the box in each case being uniform and the number depending upon the size of the fruit. In trade language they are known as "two hundreds," "fifty-fours," etc.

2. You are traveling for the Union Hosiery Co., Utica, N. Y. Your regular itinerary takes you from Louisville to Nashville, then to Memphis and St. Louis. You are now in Wheeling en route to Louisville and have just learned of a good chance to make a large sale at Paducah, Ky. Wire your firm, asking if you shall go to Paducah. Remember the firm knows nothing about the matter except your regular route. Have them telegraph you at The Seelbach, Louisville.

3. You have a real estate transaction which you would like to lay before your friend, Charles R. Hunter, who is employed by John Wanamaker, Philadelphia, Pa. He has lived in Philadelphia for a long time and knows real estate values better than you do. You want his advice about buying a particular house and lot. You are to be in Philadelphia on Tuesday and Wednesday of next week. Wire asking him to appoint a time and place for an interview.

4. The Transfer Shingle Co. of Tonawanda, N. Y., have sent you by mail a list of cars in transit from Vancouver, B. C., to Buffalo, together with the grading and price of the shingles f. o. b. destination. Subject to prior sale, they will divert to your place any car in the list if you will telegraph the initials and number of the car which you desire. Wire them to divert C. B. & Q. car 34678 and Michigan Central car 30045 to your place.

5. Wire the Standard Typewriter Co., which has an office in your nearest large city, that the twelve No. 11 machines have arrived but that one of them is so badly damaged that it cannot be used. Ask for another machine to be sent at once and inquire what you shall do with the broken machine. You have called the attention of the

expressman to the "concealed damage" and he has made a notation of it.

6. Reserve lower berth in a Pullman sleeper Chicago to New York on New York Central Lines. Wire the Pullman Company, Chicago, specifying the day and train on which you are to go. Payment is not required until the tickets are delivered.

7. Reserve seats at a theater for a party of eight. Indicate in your telegram, the date, the price of tickets, whether for matinee or evening performance. Prepayment is required. State the form in which the remittance is made.

Confirming a telegram. It is customary in business to confirm a telegram or a telephonic communication by letter. Such a letter should give the essential parts of the previous communication and should elaborate any matter which was necessarily abbreviated or condensed.

In many offices telegrams are regularly written in triplicate, the original going to the telegraph company, one copy being filed, and the other copy being sent with the letter of confirmation. This method is commendable because it tends to relieve the sender of liability for damages due to a wrongly transmitted message.

Reaching a traveler en route. A message may be transmitted to a person traveling, by giving the number or the name of the train on which he is a passenger and addressing the telegram to a scheduled stop of the train. The message will then be delivered to him on the train. In similar manner, messages may be sent by wireless to ships on the Great Lakes or on the ocean.

Paging. A telegram addressed to a man at a hotel or a railroad station is delivered by what is known as "paging." The page, or delivery clerk, goes about the lobby or the waiting room calling out the name of the person addressed; as, "Mr. Simpson—Mr. Simpson."

Money by telegraph. Telegraphic money orders will be accepted by telegraph companies at their more important offices. The telegraph company will demand positive identification of

the payee, if the sender so orders; otherwise it will pay the money to the person who is presumably the one intended.

By cable, money may be sent to any part of the world with very little delay.

The Western Union domestic rates, applicable to the United States only, are:

1. Prepayment of the telegraph tolls on a 15-word fast day message from the office of deposit to the office of payment.
2. A graduated charge according to the amount sent.

For \$25 or less	25c.
25.01 to \$50.00	35c.
50.01 to 75.00	60c.
75.01 to 100.00	85c.
Larger sums at special rates.	

EXERCISE

Determine the cost of transmitting money by telegraph as indicated below:

1. Fifty dollars from your place to the largest city of your state.
2. Sixty-five dollars and fifty cents from your place to Chicago, Ill.
3. You are in New York City and out of money. What will it cost you to telegraph to Chicago for \$30.00, and what will it cost your Chicago friends to send this sum to you?

EXERCISE

Determine the cost of the following day telegram sent from New York, if the rate is 1.20-8 1/2.

Mr. John Ericsson or H. C. Furman ¹
 Room 243, Transportation Bldg.
 Seattle, Wash.

Jersey City matter unsettled. Shall leave for South Chicago via New York Central ten a.m. tomorrow unless otherwise instructed. Go from there to Jefferson City and Salt Lake City.

S. Henry Wilson
 Oliver Harmon

¹ An alternative address (i. e. *or H. C. Furman*) is counted as part of the message. Only the last signature is sent free.

EXERCISE

Rule a sheet of letter paper according to the form below and fill in the information called for under the different kinds of message.

	<i>Fast Day Message</i>	<i>Day Letter</i>	<i>Night Message</i>	<i>Night Letter</i>
Number of words for minimum rate				
Rate on longer messages				
When message may be filed				
When message will be delivered				
Languages permissible				
Use of code and cipher				
Class of service; order of precedence				
Cost of repeating for verification				

EXERCISE

The following sentences about telegrams are incorrect in some particular. Rewrite each sentence in correct form, being careful to state facts exactly.

1. You pay the money at the telegraph office & they wire the order to the other operator.
2. You simply pay the telegraph company the amount wished to be sent.
3. In telegrams each number, when written in figures, counts as one word.
4. A night letter is sent at night and delivered to the person to whom it is sent in the morning.
5. A telegram containing a cipher word of more than five letters is counted as two words.
6. If there are two words used in the same state, they count as one.
7. The cost of a night letter is not so expensive as a night telegram on account of the excessive amount of words used.
8. At night fifty words may be sent for the same price that ten words are in the day time.
9. The meaning of 30-2½ is two and a half cents for every other word.

ORAL REPORT

The teacher will assign the topics below to different pupils who will present their oral reports at the time appointed.

1. Sending money by telegraph.
2. The use of the night letter in business.
3. The advantages of airplane mail.
4. A telegrapher's opportunities for advancement.

CABLEGRAMS

Counting words. In cablegrams, the address and the signature are counted in addition to the words of the message. In order to lessen expense, firms making much use of the cable register an abbreviated cable address with the company; as, Selfridge, London, for Selfridge & Co., London; Amco, New York, for American Sugar Refining Co., New York.

In plain language cablegrams, dictionary words of any of the eight languages mentioned under Telegrams (page 263), are counted 15 letters, or fraction thereof, to a word. Thus, *misunderstanding* counts as two words. A cablegram containing both plain and code language is counted according to the code rule—ten letters to the word.

There are classes of cablegrams, with varying rates, somewhat like the fast day message, the night letter, etc., mentioned under Telegrams. The words of a cablegram sent from any inland telegraph office are counted according to cable rules, and a small additional charge per word is made for telegraphic transmission to or from the cable office.

A few cable rates from New York City are given below.

	Per word
To Havana, Cuba	\$.15
To all cities of Great Britain, France, Belgium, and Holland	.25
To Buenos Aires, or Valparaiso	.50

TELEPHONE

The momentous importance of the telephone in modern business makes it imperative that you know how to use it to the best advantage.

Kinds of instrument. The older form of telephone on which it is necessary to turn a crank to ring Central is still in use in some sections of the country. In the coin-returning style of instrument, it is necessary to drop a nickel into a slot in order to ring Central. This nickel is automatically returned to the person calling, when he has deposited the correct toll asked for by Central. The commonest kind of instrument is now the form on which the lifting of the receiver from the hook calls Central. In case of a public telephone of this kind, payment is made to an operator who usually has charge of a number of booths.

Answering the telephone. When your bell rings, remove the receiver promptly, and give the name of your company, in a clear, pleasant voice.

Do not shout, "Hello," with that injured tone which plainly says, "Well, what do you want, anyway?" This will drive away business and cause you to lose your position about as quickly as anything you can do.

Listen carefully to what is being said over the telephone. Do not try to talk to some one at your side and take the message at the same time. Have a pad and pencil ready to take down the message. Always verify a telephoned order by reading back the items, together with the street and number where delivery is to be made.

If you are not prompt in answering the telephone, the operator will report to the person who called you, "Main, six-one-two-nine does not answer."

Making local calls. Look up the number in the directory. If the person you are calling is not in the list, take the receiver from the hook and say, "Information, please." "Information" will then give you the desired number if the person wanted has become a telephone subscriber since the publication of the directory.

When Central says, "Number, please?" give her the number desired, as,

West 1053	"West, one-oh-five-three"
Main 125-J	"Main, one-two-five, party J"
Broad 4800	"Broad, four-eight-hundred"
Worth 5000	"Worth, five-thousand"

When the operator repeats the number, you should say, "Right," if it is correct; otherwise say, "No," and make the correction.

Do not take the receiver from your ear till the called number answers, or till you have received a definite report from the operator.

If you must leave the instrument to go to the file for a letter, do not hang up the receiver, for this is the signal to the operator that you have finished your conversation.

Calling a large firm. An asterisk (*) in the directory before the name of a firm indicates that the firm maintains a Private Branch Exchange. The routine of calling such a firm differs slightly from ordinary local calls.

1. Mr. Parker calls Central.
2. Central: "Number, please?"
3. Mr. Parker: "Stuyvesant, 4700."
4. Central: "Stuyvesant, 4700."
5. Mr. Parker: "Right."
(Slight pause, while connection is being made.)
6. Private Branch Operator: "Wanamaker Store. What department, please?"
7. Mr. Parker: "Give me the furniture department, please."
(Another pause for connection.)
8. Clerk: "Wanamaker Store, Furniture Department."
9. Mr. Parker: "This is Mr. Parker of the Grand Rapids Furniture Company," and he proceeds with his message.

At the conclusion, Mr. Parker and the clerk hang up their receivers; the Wanamaker Private Branch Operator and Central then disconnect.

Calling through a private secretary. Judge Burton asks his stenographer, Miss Fritz, to call Mayor Phillips for him. Mr. Long is private secretary to the mayor. The following is the usual routine:

1. Central: "Number, please?"
2. Miss Fritz: "Park, 1060."
3. Central: "Park, 1064."
4. Miss Fritz: "No, give me Park, 1060."
5. Central: "Park, 1060."

6. Miss Fritz: "Right."
(Slight pause, while connection is being made.)
7. Mr. Long: "Mayor's office, his secretary speaking."
8. Miss Fritz: "This is Judge Burton's office, stenographer speaking. Judge Burton would like to speak with Mayor Phillips."
9. Mr Long: "Hold the wire, please."
(A pause, during which Mr. Long tells the mayor who is calling him. If the mayor is at liberty and willing to talk with the judge, he takes down his receiver and the conversation continues.)
10. Mayor Phillips: "This is the mayor speaking."
11. Miss Fritz: "Hold the wire, please, Judge Burton wishes to speak to you."

(A pause, while Miss Fritz connects Judge Burton, who answers from his private desk instrument.)

The tactful secretary. The first duty of the secretary is to learn who is speaking, or who wishes to speak with his chief. "Who is it that wishes to speak to him?" will usually bring the desired information, but if not, the secretary should politely insist that he must know who is speaking.

Having gained this information, he will ask, "What do you wish to speak to him about?"

If the chief is unwilling to leave his work to answer the call, the secretary may still be of great help. He may say, "Mr. Vincent is occupied just now with a matter which he cannot leave. I shall be glad to deliver your message to him. I am his private secretary." This will usually bring at least a hint of what the matter is about.

Making long distance calls. You wish to talk with Mr. Field of the Municipal Gas Company in the capital city of a neighboring state. The following is the routine:

In reply to the question, "Number, please?" say, "Long Distance," or "Toll Operator."

When you have been connected with Long Distance, say "I wish to speak with Mr. Field of the Municipal Gas Company of —— (naming city and state)."

After having entered a long distance call, you hang up the receiver and wait until Central rings you. Do not become impatient, for it may take several minutes to get a clear wire for your call.

Long distance rates. A few typical examples of long distance toll rates are given below:

From New York City to	First 3 minutes	Each additional minute
Boston, Mass.	\$1.25	\$.40
Washington, D. C.	1.40	.45
Cincinnati, O.	3.80	1.25
Chicago, Ill.	4.65	1.55
St. Louis, Mo.	5.60	1.85
San Francisco, Cal.	16.50	5.50

Telephoning a telegram. To send a telegram simply say, "Give me Western Union," or "Give me Postal," according as you wish the message sent by the Western Union or the Postal Telegraph Company. You will then be connected with an office of the company to which you may telephone your message. The telegram tolls will be charged on your monthly telephone bill. Charges for such calls from public telephones will be collected at public telephone stations in the usual manner.

CLASS DISCUSSION

Which would be the best means of communication—special delivery letter, some form of telegram, or the telephone, in each of the following situations? Consider both the urgency and the cost of the communication. Consider also in each case what would be the result if the addressee could not be located.

1. The store has just burned. You wish to inform the proprietor who is in the capital city of your state.

2. Your partner, H. S. Dillingham, is going on a week's auto trip. He will stop for dinner today at the Bellingham House in a city about a hundred miles from your place. He has forgotten to sign some papers which cannot be left till his return. How would you inform him and get his signature?

3. You are on a train when you discover that you need three recent quotations which are filed in your office. The office clerk knows nothing about them, but can find them if given directions. All you need is the prices—not the original letters. How can you get this information at the second stop ahead without leaving the train?

ORAL REPORT

Be prepared to give, before the class, an oral report on the topic assigned to you from the list below.

1. What is meant by "reversing the charge," and how it is done.
2. How to call a long distance number.
3. How a "person to person call" differs from other calls.

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Office Practice, Cahill and Ruggeri, The Macmillan Co.

MINUTES

A regular meeting of the Chamber of Commerce was held in the Municipal Building on Thursday evening, November 15, 19—.

President A. L. Price called the Chamber to order at 8:15. The roll call showed 26 members present. The minutes of the regular meeting for October and of the special meeting held on October 29 were read and approved.

The following bills having been approved by the Finance Committee were ordered paid:

Johnson & Strong, record book,	\$4.50
Mazrillo & Co., catering	102.00
Wm. Peters, electric wiring	17.50

The Membership Committee presented the following names to be voted on at the December meeting:

	PROPOSED BY	SECONDED BY
F. X. Martin, Merchant	Mr. Underwood	Mr. Dietrich
H. F. Holmes, Insurance Broker	Mr. Austin	Mr. Carl
Homer Beale, Banker	Mr. Cohen	Mr. Price

The following report was received from the Committee on Vehicular Traffic Regulations and was read by the secretary:

(The report which would regularly appear here, will be found in the chapter on Report Writing, page 284.)

After some discussion, it was voted that the report be adopted and the committee empowered to present the matter to the municipal authorities.

Under Unfinished Business, the Committee on Building Regulations reported that they had held two meetings and that their report on the case of Perry Brothers would be given in full at the December meeting.

On motion, the Chamber adjourned.

Winfield Anderson, Secretary.

ORAL REPORT

The teacher will assign the topics below to different pupils who will present their oral reports at the time appointed.

1. In a deliberative body a member rises and says, "I move the

previous question.” Explain clearly to the class when such a motion would be made and what its effect is.

2. Explain the meaning and use of the “appeal from the decision of the chair.”

3. Explain the difference between a majority and a plurality of votes.

BIBLIOGRAPHY

Oral English, John M. Brewer, Ginn & Company.

Robert's Rules of Order, Doubleday, Page & Co.

Oral Composition, Cornelia C. Ward, The Macmillan Co.

CHAPTER XXIV

PARLIAMENTARY PROCEDURE

Much of the most important business of this country is transacted in public, or semi-public, assemblies which are conducted by the rules of parliamentary procedure. For this reason it is essential that you should familiarize yourself with the method of conducting such meetings. You never know when you may be called upon to preside at such a meeting and you should therefore prepare yourself in advance. The narrative which follows will give you some idea of how public business is done in a Chamber of Commerce.

THE PRESIDENT. The Chamber will come to order. The secretary will read the minutes of the regular meeting for October and of the special meeting of October 29.

(The secretary reads the minutes, as directed.)

THE PRESIDENT. Are there any additions or corrections to the minutes as read? (After a pause.) If not, they stand approved.

(Several items of routine business are now taken up and disposed of.)

THE PRESIDENT. Under Reports of Special Committees we will receive the report of the Committee on Vehicular Traffic Regulations.

MR. JARVIS. Mr. President, your committee has investigated the question of designating one way streets in certain congested sections of the city. The unanimous report of the committee is now in the hands of the secretary.

THE PRESIDENT. The secretary will read the report.

(The secretary reads the report which is reproduced in the chapter on Report Writing, page 284.)

THE PRESIDENT. What shall be done with this report?

MR. CHASE. Mr. President, I feel that the Chamber is under great obligation to this committee for the thorough-going manner in

which it has conducted this investigation. I move that the report be adopted and the committee discharged.

MR. AUSTIN. I second the motion.

THE PRESIDENT. Are you ready for the question?

MR. MCINTYRE. Mr. President, I am in favor of the recommendations made in this report. I believe this committee is particularly fitted to present the matter to the city officials. I therefore wish to amend the motion to read that the report be adopted and the committee empowered to take up the matter with the municipal authorities.

THE PRESIDENT. Is the amendment seconded?

MR. BUSH. Mr. President, I second the amendment.

THE PRESIDENT. Do the mover and seconder of the original motion accept the amendment?

MR. CHASE. I do.

MR. AUSTIN. Mr. President, I do not approve of the amendment.

THE PRESIDENT. The question is now on the adoption of the amendment. Is there any discussion?

(Several members speak for and against the amendment.)

THE PRESIDENT. The chair will put the amendment to a vote. All in favor of continuing the committee and empowering it to present the matter to the municipal authorities will say *Aye*. (Many vote *Aye*.)

Those opposed, *No*. (A few vote in opposition.)

The amendment is carried.

We will now vote on the motion as amended. Those in favor of the motion as amended will say *Aye*. (Many vote *Aye*.)

Those opposed, *No*. (A few responses.)

The chair declares the amended motion carried. The report is therefore adopted and the committee is empowered to take up the matter with the municipal authorities.

(At this point the Chamber takes up Unfinished Business and New Business.)

MR. DUFFY. Mr. President, I move that we adjourn.

MR. HITCHCOCK. I second the motion.

THE PRESIDENT. Those in favor will say *Aye*. (All vote *Aye*.)
The meeting is adjourned.

The secretary's record of this meeting, known as minutes, would appear somewhat as follows:

CHAPTER XXV

REPORT WRITING

A form of business English which is clearly in a class by itself is the written report. Since it is usually prepared only when called for, it need not aim to attract attention and arouse interest as a sales letter must.

Purpose of the written report. Such a report should aim to present facts—agreeable or disagreeable—from which conclusions may be drawn regarding the wisdom of continuing as in the past, or of making changes.

Essentials of a good report. The *accuracy* of the data is, of course, fundamental. *Clearness* is also of first importance and may be secured through

1. Elimination of irrelevant matter in which the facts for the report frequently lie deeply buried. It is extremely important that nothing be given a place in the report which is not closely related to the matter in hand.

2. Systematic organization of the material so as to afford easy reference. Any logical plan may be followed, but there must be a plan or the report will not be easily understood.

3. Good display of the body of the report. This may be done through the use of

Suitable heads and subheads

Tabulation of all statistical data

Graphs of comparative data

Proportion requires that relatively unimportant matters be kept subordinate and that the important parts of the report be made prominent. *Completeness* requires that nothing essential be omitted.

Conclusions are not essential to a good report, but they are

frequently included, and sometimes recommendations are made as to future policy.

Form of the report. Although there is no fixed form for reports; they are usually written in letter form addressed to the person or persons who are to consider them. The salutation is *Dear Sir* or *Gentlemen*. The complimentary close may be *Respectfully submitted* or *Yours very truly*, according as the report is formal or informal.

Formal reports are usually long enough to require subheads to make quick reference easy. The main heads may be centered and the subordinate heads typed as margin topics as shown in the Report on Vehicular Traffic, page 284. Formal reports may have a backing sheet like legal documents. A letter of transmittal, something like the following, usually accompanies a formal report:

Letter of Transmittal

To the Chamber of Commerce

Carson, Indiana

Gentlemen:

Your Committee on Vehicular Traffic appointed at the March meeting to investigate certain transportation and traffic conditions in the vicinity of the Union Station and the several freight depots has completed its investigation and submits the accompanying report.

Respectfully

Henry Jarvis

Chairman

EXERCISE

1. The Acme Manufacturing Co. is considering your place as a possible location for one of its factories, and has written to the Board of Trade for information on the following points:

1. Transportation facilities
2. Available sites
3. Labor supply (The factory would require 100 girls, 16 to 20 years of age.)
4. Available electric current
5. Bonus offered to such an industry

Report of the Committee on Vehicular Traffic

The Problem

For several years it has become increasingly evident that the traffic conditions in and about Melrose Street and in the vicinity of the Union Station demand relief. Automobile collisions and accidents to pedestrians on Emerson Street have increased at an alarming rate during the last year. The problem is to determine the best method of relieving the congestion with the least interference with natural lines of traffic.

Method of Investigation

In order to have exact information on which to base its recommendation, your committee stationed men at the intersection of Emerson and Melrose Streets and also at the intersection of Pine and Melrose Streets. These traffic inspectors kept count of the number of vehicles of all kinds going east or west on Emerson and Pine Streets between 6 and 9 a.m. and between 4 and 7 p.m. The table below shows the result of their count.

Result of the Count	Emerson Street		Pine Street	
	Eastward	Westward	Eastward	Westward
Motor Delivery				
Autos	75	42	18	27
Motor Trucks	15	2	1	2
Passenger				
Autos	236	201	70	75
Motor Cycles	2	0	1	0
Horse Drawn				
Vehicles	<u>17</u>	<u>15</u>	<u>34</u>	<u>32</u>
Totals	345	260	124	136

It will be seen that the traffic on Emerson Street is prevailingly eastward while that on Pine Street is more evenly balanced but with a slight tendency westward. The total number of vehicles counted on Emerson Street was 605, against 260 on Pine Street. If these two streets had been one way streets--Emerson eastward only, and Pine westward only--the count would have stood: Emerson 469, Pine 396. Such a regulation would have reduced the number of vehicles on Emerson Street 23 per cent with the added advantage of one way traffic. This advantage would have more than offset the increase on Pine Street.

Recommendation

Your committee therefore recommends that the Chamber petition the city authorities to establish one way traffic regulations on Emerson and Pine Streets.

Respectfully submitted

Henry Jarvis
H.R. Post
P.F. Scott

As secretary of the Board of Trade, make a report in letter form covering the points mentioned.

2. Get information from a milk dealer or some merchant who has used both horse drawn vehicles and motor delivery wagons, as to the comparative cost of operating each kind of delivery system. Make a report on the advantage or disadvantage of the kind now in use. (An auto salesman may be able to give you the necessary information.)

CHAPTER XXVI

PROOF READING

Printer's copy. Whenever circulars, booklets, and other advertising matter are to be issued, the first thing to be done is to prepare the printer's "copy," as the manuscript is called. This copy should be prepared with the utmost care. Typesetters are usually instructed to "follow copy," which means that they will set what you have typed even when it may seem to them that it ought to be different. Carelessly prepared copy may necessitate much changing in the printing, and changes cost money.

Reading proof. After the printer has the matter set, he makes from the type an impression known as the proof. This he will send to you for correction. It is at this time that a knowledge of proof reader's marks will be of great use to you. The marks given on the next page are those commonly used in correcting proof.

<i>J</i>	It is ~~not~~ our intention.	Take out.
<i>J</i>	Rec ~~o~~ m ~~m~~ endation	Take out and close up.
<i>^</i>	For two ~~l~~ the positions	Insert.
<i>tr.</i>	A good (letter sales)	Transpose.
<i>ital.</i>	Ready for <u>immediate</u> shipment.	Put in italic.
<i>caps.</i>	THE <u>Peerless</u> WRITING MACHINE	Put in capitals.
<i>s.c.</i>	W. R. <u>Sullivan</u> , President.	Put in small capitals.
<i>¶</i>	of the war. ¶ Because certain	New paragraph.
<i>no ¶</i>	Price of <u>Morocco Leather</u> .	Set in black-faced type.
<i>#</i>	Importations are falling off.	No paragraph.
	Treat each class	More space.
	□ Since the market	Move to left.
	usually sold at list prices. □	Move to right.
	Several months ago	Raise letter or word.
	The <u>new</u> sales manager	Lower letter or word.
<i>○</i>	It is of no consequence	Insert a period.
<i>^</i>	Manager Advertising Depart- ment.	Insert a comma.
<i>stat</i>	A ~~noticeable~~ increase	Retain word crossed out.
<i>② or 2y.</i>	Given 60 days credit.	Is this correct?
<i>Out; see copy</i>	We have to business.	Matter omitted.
<i>○</i>	In [^] pianapolis	Reverse letter.
<i>○</i>	The Amer [^] ican manufacturer	Close up.
<i>∨ ∨</i>	Johnston's Elements of Con- tract	Insert quotation marks.
<i>==</i>	Elections of officers	Straighten line or word.
<i>□</i>	Our stock company	Indent one em.
<i>x</i>	The <u>following</u> statement:	Broken letter.
<i>centre</i>	The New Tax Law	Put in centre of line or page.
<i>✓</i>	The dealer's [✓] business	Insert apostrophe.
<i>=</i>	Second [✓] class rate	Insert hyphen.
<i>lead</i>	There are however, as might be expected, instances	Insert lead between lines.
<i>w. f.</i>	We also make <u>steel</u> cabinets.	Wrong font—size or style.
<i>rom.</i>	Will you <u>continue</u> to write?	Use roman letter.
<i>^</i>	The report was as follows	Insert colon.
<i>↓</i>	As to the rules governing	Push down lead which is showing with type.
<i>l. c.</i>	<u>WRITING</u>	Lower case

A VACATION TRIP TO NIAGARA FALLS

X

C/ THE GREAT SHIP "SEEANDBEE" center

H

X e/ Before the coming of the "Paleface" the red man cap
 d/stet roamed throughout the length and breadth of a/wf/
 lead our land. Its wonders and glories were is h/
 tr/o/ From story and tradition it is certain that most r/
 c/o/ of the Indian Tribes knew of the mighty cat- lc/#
 n/cap arfact which called ny-ag-ga-rah signifying the ital
 they thunder of the water. y/

c/p/ To understand and appreciate th full maj- e/
 a/cap esty and grandeur of Niagra falls Gorge the and
 n/ traveller should, after viewing the dashing

lc/d/ Waters of the cataract, take take the gorge cap
 y/i/ trolley trip, going down on the Canadian side lc
 o/a/ and returning in the American. The views o

tr/e/ thus obtained are more impressiv than if the a/
 e/e/ route by reverse d/o/

No H w/ Looking backward we catch choice glimpse of S/
 cap/o/ the falls enchanted by distance the first halting cap
 l/A place on this awe inspiring and never-forgotten n/
 h/ trip is above the whirlpool a swirling Maelstrom. —

—From a Tourist Folder o

A proof marked for correction

EXERCISE

Proof readers must be able to recognize incorrect spelling. Using proof reader's marks, correct any misspelled words in this list.

absense	accessable	extention
supercede	suspition	whitch
volumn	whoes	colatateral
financialy	usualy	forcable
Wednesday	unmanagable	itself
exchangable	offered	ninety-ninth
eighth	paralell	permissable
planed	preferred	preperation
procedure	saleable	stastistics
schedule	reveiwed	commercial
nuisence	unanimous	writing
written	across	ammount
immeadiately	warrent	independant
competant	existance	ocassion
incredable	visible	feasible
Messers.	agree	convient
Febuary	bookkeeper	

EXERCISE

Some of the following words are misspelled. Bring to class a list showing the correct spelling of each word.

untill	seperate	believe
reccomendation	quanity	costumer (buyer)
referring	buisness	judgement
receive	suficient	arears
comittee	truely	sincerly
occurence	preceed	insolvency
succeed	comission	accomodate
principal (chief)	priveledge	morgage
alright	carrage	acknowledgement
summery	transferable	benefitted
dissagree	Cincinatti	counterfit
unnecessary	moveable	superintendent
alledged	apology	attached

auxilliary	awkard	ballance
beginning	boundry	consciencious
concensus	demurage	discribe
desireable	destroy	develope
demention	dissatisfy	embarrasment
expençe	vacinity	greatful
liesure	lisence	maintainence
milage	miselaneous	nesessary
noticeable	oblidged	offered
ommitted	oweing	predjudice
probaly	renumeration	remittance
responsable	stoped	substract

EXERCISE ¹

Making use of proof reader's marks, correct the proof which your teacher will furnish for each member of the class.

BIBLIOGRAPHY

The Writer's Desk Book, W. D. Orcutt, Frederick A. Stokes Co.

Manual for Writers, Manly and Powell, The Chicago University Press.

¹ Printers will furnish very cheaply proofs of matter which they are printing in the regular course of their business. Enough copies of the same proof should be obtained to supply every member of the class.

CHAPTER XXVII

FILING AND INDEXING

The vertical file. This file, in its numeric form, is particularly useful to firms having very heavy correspondence. The alphabetic form of this file may be used conveniently by firms whose correspondence is comparatively light. The advantages of the vertical system are

1. The ease with which letters may be filed
2. The quickness and certainty with which a letter may be found in the file
3. The easy adaptation of the system to the growth of the business

Four forms. Four systems, or forms, of vertical filing are commonly recognized:

Alphabetic filing
Subject (or topic) filing

Numeric filing
Geographic filing

In reality there are only two fundamental systems of filing—the alphabetic and the numeric—for subject and geographic files are arranged alphabetically or numerically.

Essential parts. The vertical letter file consists of the following parts:

1. *A drawer*, or cabinet of drawers, 10 inches deep, 12 inches wide, and 24 to 36 inches long. This is the same for all four systems.
2. *Folders* of heavy manila paper, to keep the letters in place. The back of these folders is about half an inch higher than the front for the purpose of showing
 - (a) the correspondent's name, in alphabetic filing, or
 - (b) the correspondent's number, in numeric filing.

3. *Guides* made of stiff card board 10 x 12 inches with a tab, or projection, that shows above the folders between which the guides are placed. This tab may bear

(a) Letters of the alphabet, in very simple filing; as, A, B, C, D, etc., or subdivisions of the alphabet in larger files. Thus for the letter B we might have the following subdivisions: Ba-Bar, Bas-Baz, Be-Bh, Bi-Bl, Bo, Bra-Bri, Bro-Bry, Bu-By.

(b) Numbers in the numeric file. The numbers on the guides are usually even tens; as, 1100, 1110, 1120, etc., the intervening numbers being on the folders.

(c) States and places, in geographic filing.

(d) Subjects; as, Flats to Rent, Houses to Rent, Lots for Sale, or Draperies, Perfume, Satins, Shoes, Silks, Toilet Articles, Umbrellas.

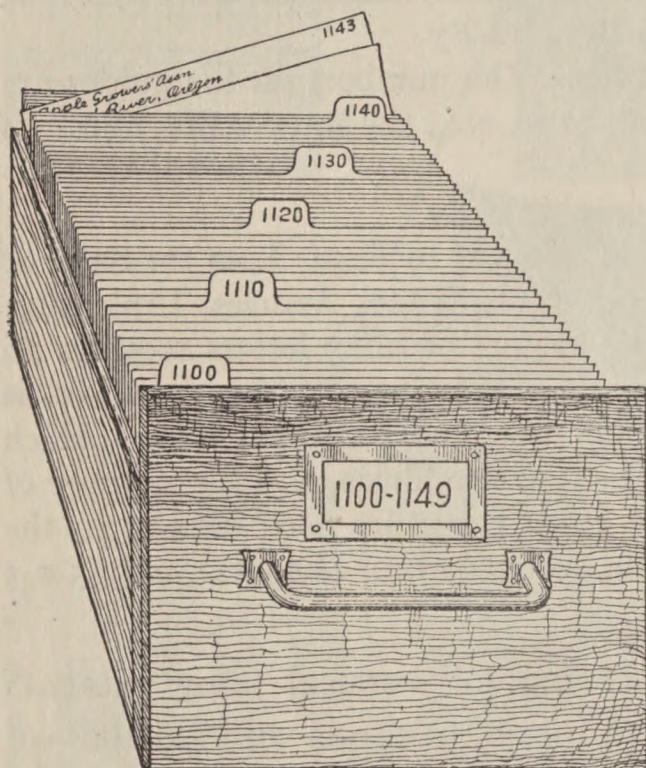
4. *A card index.* The numeric system of filing letters requires an alphabetically arranged card index. Such a card index, however, is not required by any of the other systems of vertical filing. Each card is 3 x 5 inches and bears the name, address, and file number of one correspondent. Alphabetic guide cards are used here as in the alphabetically arranged letter file, but they are, of course, only 3 x 5 inches in size.

Alphabetic filing. This system of vertical filing presents no difficulty to the person who understands subdivisions of the alphabet like those shown under Guides. After the correct folder has been found, the letter should be placed in it with the top toward the left side of the drawer, and the face of the letter toward the front of the file. In any system of vertical filing, the most recent letter should be on top; that is, nearest to the front.

Numeric filing. A letter from the Apple Growers' Association, Hood River, Oregon, is to be filed. The clerk may remember the file number of this firm; but if not, he will go to the alphabetically arranged card index where he will find, behind the A guide, a card bearing the name Apple Growers' Association and a number, say 1143. Turning to the filing cabinet, he will open the drawer marked 1100-1149, in which he will find folder 1143 behind the 1140 guide. Without removing the folder from the drawer, he will place the letter with the others from this firm, after writing the number 1143

in the upper right-hand corner of the letter. This is to make it easy to replace a letter which has been taken from the file.

Assigning a file number. If machine-numbered index cards are used, it is good practice to keep them in a drawer with



A numeric file

the card bearing the first unassigned file number at the front. Even when the numbers are penwritten, the first of the remaining cards should be given the next consecutive file number, whenever a card is taken from the tray. This saves going to the last drawer of the letter file to learn what number to give a new correspondent.

In filing a letter from a new firm like the Brennan Specialty Co., 772 Locust St., St. Louis, Mo., the clerk takes the first card in the supply drawer. It bears a number, say 1276, in the upper right-hand corner, but is otherwise blank except for simple ruling. The clerk will then write the name and address of this firm on the card and place it in its proper position in the card index behind the guide marked Bra-Bri. He will then take a folder, number it 1276, and write the firm name on it. This folder is then placed behind the 1270 guide in the letter file and is ready to receive letters.

Finding a letter filed numerically. Suppose the file clerk is asked to produce a recent letter from The A. B. Chase Company. If he does not remember the file number of this company, he looks behind the C guide in the card index where he finds a card like that illustrated on page 296. He then

goes to drawer 900-949 and takes the desired letter from the folder numbered 933.

Cross reference. The numeric system of vertical filing has one advantage. It is possible, through the card index, to refer to matters which are related to the subject in hand, but which do not strictly belong with it.

Suppose you have for some time been buying paints and oil from The A. B. Chase Company. You have bought car lots direct from the Cleveland house and smaller lots from their state branch which goes under the name of Chase & Warren. Besides this, you have had some correspondence with B. R. Foster, vice-president of the company, in regard to investing money in extensions which the company has been making. Mr. Foster, in some of his letters, has replied to your inquiries regarding paint shipments and the like, and has then taken the larger part of his letter to urge further investment with the company.

These three correspondents have distinct file numbers and separate folders. If the information for which you are looking cannot be found in folder 933, it is an easy matter to refer to the Chase card in the index which tells you that folders 1187 and 1202 also contain letters related in some way to the Chase Company.

In alphabetic filing it is possible to put cross reference information on the front of the folder which holds the letters in place.

Subject filing. The arrangement of *card indexes* by subject is very common; as, Apartments to Rent, Stores for Sale, etc. Such a card index may refer to letters in a regular letter file, or it may be entirely independent.

Some of the larger firms have their *letter files* arranged by subjects, but these firms do so only when it is desired to have in one place all the letters dealing with a single subject. A firm of construction engineers, for example, wish to keep separate all letters, quotations, etc., regarding their various

building projects. Guide cards would be prepared for the various undertakings; as, Camp Upton, Nitro Plant, Prince-

Chase & Warren Atlanta, Ga.	1187
State agents for the A. B. Chase Co. Paints, Oils, and Varnishes	
Cross Reference	
Chase Company, The A. B.	933
Foster, B. R. (Vice Pres.)	1202

Foster, B. R. 1926 Euclid Ave. Cleveland, Ohio	1202
Vice President, The A. B. Chase Co.	

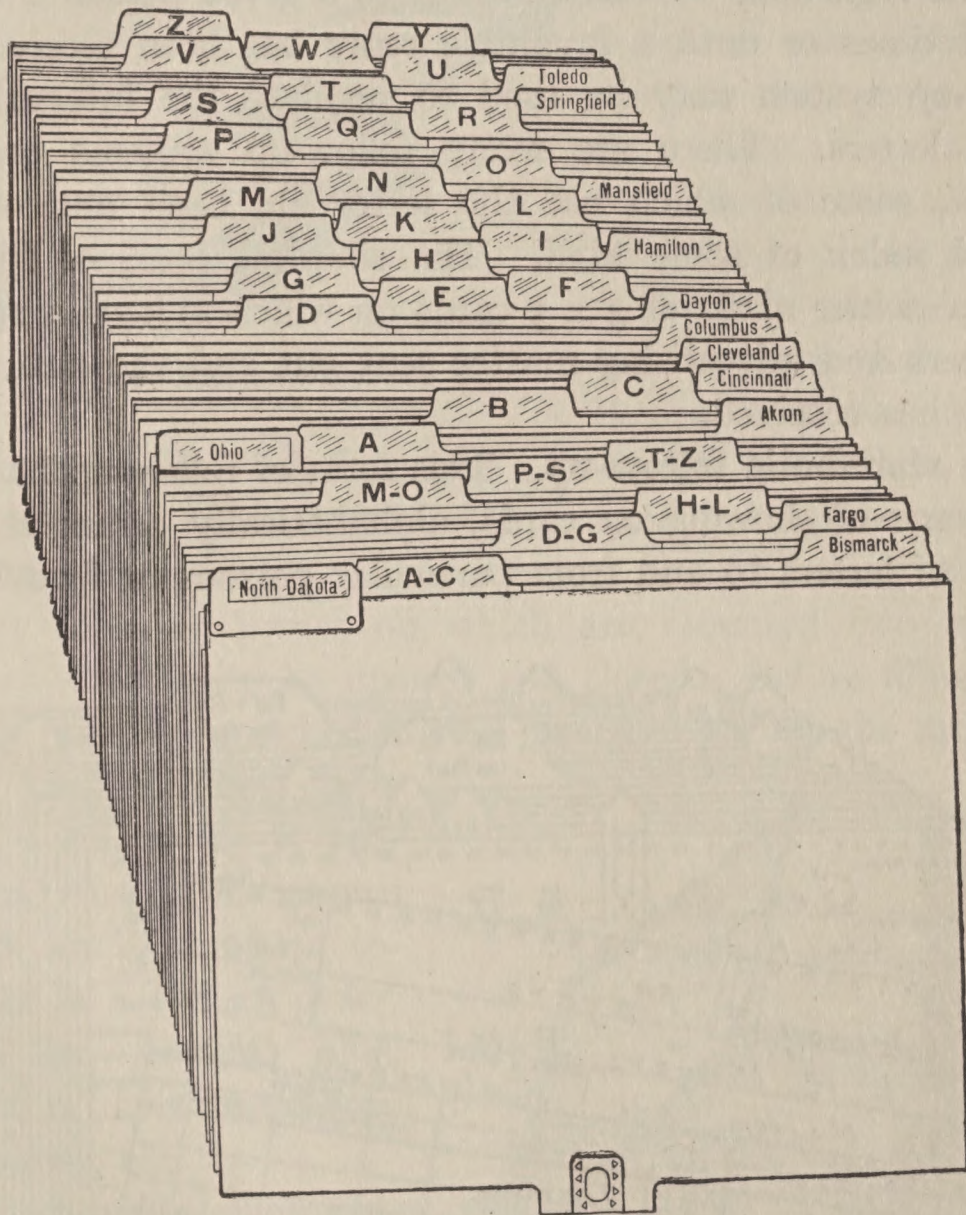
Chase Company, The A. B. 1926 Euclid Ave. Cleveland, Ohio	933
Paints, Oils, and Varnishes	
Cross Reference	
Chase & Warren (State Branch)	1187
Foster, B. R. (Vice Pres.)	1202

Index cards showing cross reference

ton Contract, Cleveland Dock. Letters would then be filed alphabetically, in labeled folders, behind the appropriate guide.

Geographic filing. Geographic filing, or filing under the names of places, may be used to advantage when it is desired

to have letters grouped according to the localities from which they come. Behind the state guides are guides bearing the names of cities and villages, alphabetically arranged. Behind each of these guides are folders, also alphabetically arranged.



Geographic file

The tickler. The tickler, or jogger, is a tray of cards which is consulted every morning as a reminder of things that are to be done on that day. It has guide cards for the months and guides numbered 1 to 31 for the days of the month. A matter requiring attention on the 28th may be jotted down on a slip of paper and filed behind the guide

marked 28. It will then be found and attended to on that day.

Follow-up systems. When for any reason, as in a sales campaign or in collecting overdue accounts, it is necessary to write regarding the same matter to a given person a number of times or until a favorable reply has been received, a follow-up system may be used to regulate the interval between letters. There are many follow-up systems on the market, some of which use the letter file itself and others a card index of some kind. The simplest form of follow-up is a tickler made of 3 x 5 cards on which is kept a record of letters and advertising matter sent out and the nature of the replies received.

The alphabetic follow-up. This form of follow-up has the advantage of showing on cards, alphabetically arranged, the record of letters to and from particular persons or firms.

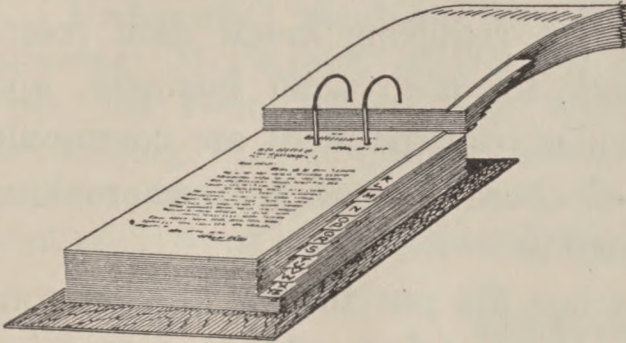
The image shows a stack of follow-up cards. The top card is for 'Geo. Quin & Co.' and the bottom card is for 'Quincy A. Meyers, Buyer'. The cards are organized alphabetically by tabs labeled 'Ra - Ri (to Rn)' and 'Ro - Ry (to Rz)'. The bottom card has a detailed record of correspondence.

FIRM NAME												INDIVIDUAL												STREET												TOWN & STATE											
Geo. Quin & Co.												Chas. A. Quin												140												Columbus, Ohio											
Quincy A. Meyers												L. R. Meyers												32 Maiden Lane												Columbus, Ohio											
1909												1909												1909												1909											
DATE												DATE												DATE												DATE											
June 10												June 20												June 30												July 5											
Cir. A												" B												" C												Reg. terms											
Remarks												Remarks												Remarks												Remarks											
Terms																																															
DATE												DATE												DATE												DATE											
July 2																																															
Orders												Orders												Orders												Orders											
DATE												DATE												DATE												DATE											
ORDER NO.												ORDER NO.												ORDER NO.												ORDER NO.											
AMOUNT												AMOUNT												AMOUNT												AMOUNT											

FORM 08

An alphabetic follow-up record

The illustration on page 298 shows that three circular letters were sent to Quincy & Meyers, resulting in the inquiry of July 2 asking for terms. This letter was answered with quotations on July 5, and the indicator was moved forward to the number 12 to show that this matter is to receive further attention on July 12 if no reply is received in the meantime. Each day the clerk attends to the cards whose indicators



A Shannon file

tors are set for that date and also makes the record, on the proper cards, of the letters sent out and the replies received.

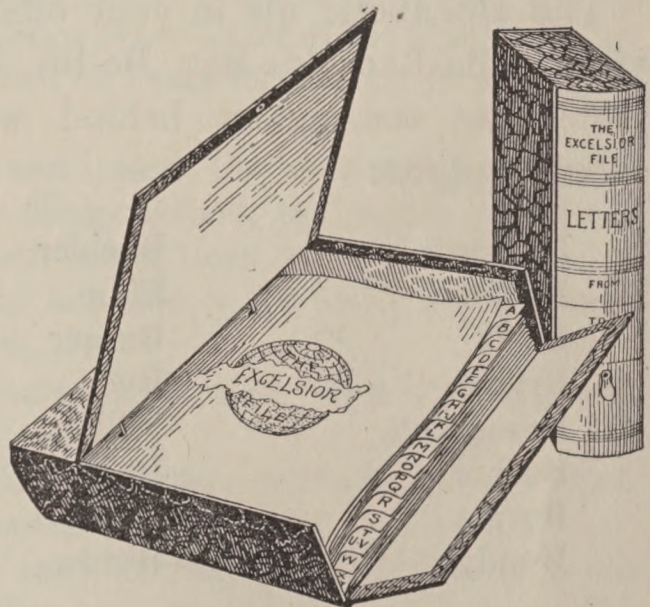
The Shannon file. This form of file consists of a board about 10 x 15 inches on which are mounted two metallic arches which may be opened and closed. Before filing, each paper must be punched in two places to permit the arches to pass through the sheet.

This form of file is particularly useful for papers which are to be kept together in a certain order, such as freight bills, checking lists, inventory schedules, etc.

The box file. This consists of a book-like box of heavy pressboard. It is about 9 x 11 inches and 3 to 6 inches in thickness. Inside are heavy manila

guides, each bearing a letter of the alphabet, and bound at the back like the leaves of a book, except that the space between the leaves is adjustable to allow for the accumulation

to the cards whose indicators are set for that date and also makes the record, on the proper cards, of the letters sent out and the replies received.



Box files

of letters. The guide letters appear at what would be the right-hand edge of the book.

This form of file is cheap and adequate for very light correspondence or for papers to be filed temporarily. The objections to it are that it is bulky, requiring much shelf room, that it is not flexible enough for a growing business, and that the letters of any particular correspondent are commonly scattered through several of these box files, thus making quick reference almost impossible.

Flat file. This is really a box file put into a wooden container which, in turn, is a drawer of a cabinet containing a number of such drawers in flat position. The large number of drawers allows subdivisions of the alphabet and makes better provision for expansion than the box file. Firms having extensive correspondence, however, find it less satisfactory than some form of vertical file.

EXERCISE

The alphabetic file in your office has the following subdivisions: Ba-Bar, Bas-Baz, Be-Bh, Bi-Bl, Bo, Bra-Bry, Bu-By. Determine the guides behind which the following names should appear:

Benson	Buehler	Bergin
Bauman	Blau	Blackwood
Brink	Burger	Bunnell
Bryant	Byck	Butler
Broughton	Billings	Barnes
Boehm	Barns	Baylis
Burgin	Bennett	Blakeman
Bundy	Byron	Board of Audit

EXERCISE

Each pupil should become thoroughly familiar with the directory of the Bell Telephone Company or of some other company that follows a consistent method of alphabetizing.

Schools may obtain discarded telephone directories for the asking.

1. Make a list of fifty firms and individuals in your own city. Arrange their names in alphabetic order, directory style.

2. Under what letter and in what order would you arrange the following: McPherson, McDonald, J. A. Maas, MacDonald, De Vries, Du Pont, Vanderlinder, La France, Lafayette, Van Sant, Vandenburg, St. John, Sellers, Stevens, Mueller, Muller?

3. Arrange in alphabetic order, directory style, the names of forty firms advertising in a designated current magazine.

EXERCISE

The following sentences, pertaining to letter filing, show faulty construction or a wrong use of words. Rewrite each sentence in correct form.

1. On each of these cards there is a name of a firm or person who you transact business with, also a file no. is found in the right-hand corner of the card which enables you to file letters and orders away that you receive from these firms.

2. A card index is not useful only to a library but to stores & such.

3. There is a guide card between every letter of the alphabet.

4. One loses his temper when he looks for a letter in a hurry & then perhaps not find it.

5. A card index saves time and lessens the work which otherwise if the business did not use the filing method, the papers would not be found, causing the clerks much loss of time.

6. The number is put on the left side of the folder and holds all the correspondence with the firm.

7. When people use the numeric file they number the people whose letters they receive.

8. An index is made out with the names of the people in alphabetic order and their numbers on them.

9. When he wishes to look up a correspondent he looks up the number on an index card. He then looks for that no. in the letter file.

10. In between this card are all the letters from this firm.

11. Each person who sends a letter to the firm is placed in the index along with the answer.

12. They file all correspondence and keep them about a year.

13. This saves time due to the fact that they can readily be found.

14. The vertical file enables us to find letters that have been received quickly at any time.

15. Instead of a letter of the alphabet each customer is given a number and a compartment in which all letters are kept from the person who sends or receives the letters.

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Modern Filing, Wigent and others, Yawman & Erbe Co.

Indexing and Filing, E. R. Hudders, The Ronald Press Co.

CHAPTER XXVIII

POSTAL INFORMATION ¹

MAIL matter is divided into two great classes—foreign and domestic. In this chapter, the discussion is limited to domestic mail.

Domestic mail matter. Domestic rates apply to mail addressed

1. To any place within the United States
2. To or from United States possessions
3. To the United States postal agency in Shanghai, China
4. To Canada, Cuba, Mexico, and the Republic of Panama
5. To Great Britain and Ireland (letters only)
6. To Germany (letters only, when sent by direct steamer)

Classes of mail. *First-class matter* includes all sealed matter and written matter whether sealed or not. Typewritten work and carbon copies are considered written matter.

Second-class matter includes newspapers and periodicals bearing notice of entry as second-class matter.

Third-class matter includes printed matter not admitted to the second class, nor embraced in the term "book," photographs, proof sheets of advertisements or other printing together with the accompanying manuscript.

Reproductions, or imitations of typewriting, made by the mimeograph, multigraph, or the printing press are considered third-class provided not less than twenty copies are mailed at one time unsealed, identical except for the filled-in address.

¹ Changes in postal rules and rates are so frequent that the pupil should have a recent issue of the pamphlet entitled "Postal Information" which may be obtained free from the Postmaster General at Washington.

Fourth-class, or *parcel post matter*, includes merchandise, seeds and farm products, books and catalogs, miscellaneous printed matter not embraced in the other classes.

Rates of postage. The table below gives in convenient form the rates for the four classes of domestic mail.

Class	Rate	Written matter allowed	Limit of weight
<i>First</i>	2 cents for each ounce or fraction thereof 1 cent for each ounce or fraction thereof, for drop letters where no carrier service is provided; elsewhere, 2 cents 1 cent for postal cards and post cards	No limit	4 lb.
<i>Second</i>	1 cent for each 4 ounces or fraction thereof	"Marked Copy" "Specimen Copy" "Sample Copy" Name and address of sender	No limit
<i>Third</i>	1 cent for each 2 ounces or fraction thereof	"With best wishes" "Do not open till Christmas" In form letters inside address and signature filled in	4 lb.
<i>Fourth</i>	Rates vary according to a zoning system	Name and address of sender required on face of parcel	50 lb.

Special delivery. When "Special Delivery" is written on the face of a letter or package of any class and a special delivery stamp, or ten cents worth of ordinary stamps besides the regular postage, is attached to the package, it will

be delivered promptly by messenger to any person living within one mile of the post office. Special rules apply to rural routes and to cities having delivery service.

Registered matter. Any letter or parcel of the first three classes may be registered for a fee of ten cents in addition to the postage. The addressee will be required to sign a receipt for registered matter when the sender makes request for a return receipt.

Postal permit. When properly authorized and registered by number, a printed permit may be used on third-class matter in place of the stamp.

Parcel post insurance. Fourth-class matter, but no other, may be insured at any post office for a graduated fee depending upon the value. Private companies also insure parcel post packages against loss.

C. O. D. service. Parcels of fourth-class matter, but no other, valued at not more than \$100, may be sent C. O. D. for a fee of ten cents in addition to the postage. This fee covers insurance against loss up to \$50. The remittance is made by postal money order, the fee for which is added to the amount collected from the addressee. The privilege of examination is not allowed till all charges have been paid.

ORAL REPORT

Learn from your local post office the zone of each of the following places and the rate for each zone. Be prepared to explain to the class the zone system with your place as the center.

- | | |
|---|----------------------|
| 1. The largest city of your state. | 6. Chicago, Ill. |
| 2. The second largest city of your state. | 7. Havana, Cuba. |
| 3. The most prominent city of an adjoining state. | 8. New Orleans, La. |
| 4. Boston, Mass. | 9. Los Angeles, Cal. |
| 5. Washington, D. C. | 10. Manila, P. I. |
| | 11. Denver, Colo. |
| | 12. Houston, Tex. |

EXERCISE

Find the postage necessary for each of the following pieces of mail matter sent from your post office:

Kind	Weight Oz.	Destination
Letter	1 ½	Mexico City
Letter	2	San Juan, P. R.
Booklet	2 ¾	Boston, Mass.
Catalog	8	Topeka, Kan.
Letter	3	Sitka, Alaska
Letter (special delivery)	2 ½	Boise, Idaho
Newspaper (by individual)	6	Charleston, S. C.
Bundle of newspapers	48	Toledo, Ohio
Letter (registered)	5	Mobile, Ala.
Package of pens	10	Savannah, Ga.
Letter	2	Toronto, Canada
Sheet music	2	Manila, P. I.
Book	18	Poughkeepsie, N. Y.
Photograph	5	Concord, N. H.
Letter	1 ½	Liverpool, Eng.
Calendar in tube	16	Denver, Colo.
Seeds (C. O. D. \$2)	12	Houston, Tex.
Letter (unsealed)	2	Tucson, Ariz.
Engrossed diploma in a tube	10	Camden, N. J.
Blank diplomas in tube	16	Dover, Del.
Drugs (special delivery)	24	Largest city of your state
Letter	2	Your own city
Printed matter	8	Canal Zone
Letter	2	Dublin, Ireland
Letter (registered)	2	Mexico, N. Y.
Letter	2	Shanghai, China
Letter	1 ½	Glasgow, Scotland
800 form letters, unsealed	2	Cities in Ohio
200 form letters, sealed	2	Cities in Michigan

CHAPTER XXIX

ABBREVIATIONS AND SIGNS

The following abbreviations and signs, common in business, are given here for easy reference. Abbreviations of state names will be found under Letter Form, p. 144, and proof reader's marks under Proof Reading, p. 287.

A 1, first quality	bbl., brl., barrel
A. B., Bachelor of Arts	B. C., Before Christ, British Columbia
abbr., abbreviation	bdl., bundle
acct., a/c, account	bds., boards
acct. cur., account current	B/F, Brot. Fwd., Brought Forward
A. D., in the year of our Lord (<i>anno Domini</i>)	bg., bag
advt., ad., advertisement	Bk., Book
ad val., A/V, according to value (<i>ad valorem</i>)	B/L, B. L., Bill of Lading
Admr., Administrator	Bldg., Building
Admx., Administratrix	B. O., Buyer's Option
Agt., Agent	bot., bought
A. M., Master of Arts	B. Pay., B/P, Bills Payable
a. m., A. M., before noon	B. Rec., B/R, Bills Receivable
amt., amount	Bro., Bros., Brother, Brothers
Ans., A., Answer	B. S., Bachelor of Science
App., Appendix	B/S, Bill of Sale
approx., approximately	bu., bush., bushel, bushels
ar., arr., arrive (time table)	Bus. Mgr., Business Manager
Assn., Association	bx., bxs., box, boxes
Asst., Assistant	
Atty., Attorney	C., Centigrade, hundred
av., average	c., centimes (French money)
Ave., Av., Avenue	ca., cs., case, cases
avoir., avoirdupois	c. a. f., cost and freight
	Can., Canada
B. A., Bachelor of Arts	Cash., Cashier
Bal., Balance	Cat., Catalog

C. B., Cash Book	ea., each
cc., cubic centimeters	E. & O. E., Errors and Omissions Excepted
C/D, Carried Down	Ed., Editor
cert., certif., certificate	edit., edition
cf., compare (Latin <i>confer</i>)	e. g., for example (<i>exempli gratia</i>)
C/F, Carried Forward	Eng., England, English
c. f. i., c. i. f., cost, freight, and insurance	Est., Established, Estate
C. L., Car Lots	et al., and others (<i>et alii</i>)
cm., centimeters	etc., &c., and so forth (<i>et cetera</i>)
cml., commercial	Exch., Exchange
Co., Company, County	ex cp., without coupon
c/o, in care of	ex div., without dividend
C. O. D., Collect on Delivery	Exec., Executor
Coll., Collection, Collector	Execx., Executrix
Com., Commission, Committee	Exp., Express, Expense
Cor. Sec., Corresponding Secretary	f., francs (French money)
Corp., Corporation	f., fol., folio
C. P. A., Certified Public Accountant	Fahr., Fahrenheit
Cr., Credit	f. a. s., free alongside ship
c. w. o., cash with order	ff., following
cwt., hundredweight	fig., figure, cut
	Fin. Sec., Financial Secretary
d., pence	f. o. b., free on board
D. D., Doctor of Divinity	frt., freight
Deft., Dft., Defendant	Fwd., Forward
deg., (°), degrees	
Dept., Department	g., gram (metric weight)
dft., draft	G/A, General Average
D. H., Deadhead	G. O., General Order
diam., diameter	G. P. O., General Post Office
disc., discount	gro., gross
Dist., District	
div., dividend	hab. corp., habeas corpus
do., ("), the same, ditto	hhd., hogshead
Dols., Dollars	H. P., h. p., Horse Power
doz., dozen	hr., hrs., hour, hours
Dr., Debit, Debtor	hund., C, hundred
d/s, d. s., days after sight	
	i. e., that is (<i>id est</i>)
	Inc., Inclosure, Incorporated

Ins., Insurance
 inst., present month, instant
 Int., Interest
 in trans., on the way (*in transitu*)
 Inv., Invoice

J., JJ., Judge, Judges
 J., Jour., Journal
 J. P., Justice of the Peace
 Jr., Junior
 Junc., Junction (railroad)

k., carat (weight)
 K. D., Knocked Down (furniture)
 kg., kilo., kilograms
 kilo., kilograms, kilometers

l., liter (metric measure)
 L/C, Letter of Credit
 L. C. L., Less than Car Lots
 L. F., Ledger Folio
 Lib., Book (*liber*)
 LL. D., Doctor of Laws
 L. S., Place of the Seal (*locus sigilli*)
 L. s. d., pounds, shillings, pence
 Ltd., Limited (after firm name)

M., Monsieur, thousand, noon
 m., meter, mark (German money)
 M. A., Master of Arts
 M. C., Member of Congress
 M. D., Doctor of Medicine
 mdse, merchandise
 memo., memorandum
 Mfg., Manufacturing
 Mgr., Manager
 min., minute
 misc., miscellaneous
 Mlle., Mademoiselle (Miss)
 mo., month
 M. O., Money Order

M. O. D., Mail Order Department
 M. S., Master of Science
 MS., MSS., Manuscript, Manuscripts

N. B., n. b., Note well (*nota bene*)
 N. G., No Good
 No., no., Number
 N. P., Notary Public
 N/S, Not Sufficient (funds)
 N. Y. C., New York City (local use)

O. K., Correct
 O. R., Owner's Risk

p., pp., page, pages
 Payt., Payment
 pc., pcs., piece, pieces
 Pd., Paid
 per, by
 per cent., (%), by the hundred (*per centum*)
 Pfd., Preferred
 Ph. D., Doctor of Philosophy
 pk., peck
 pkg., package
 p. m., P. M., afternoon
 P. M., Postmaster
 P. O., Post Office
 P. P., Parcel Post
 pr., pair
 Pres., President
 pro tem., for the time being (*pro tempore*)
 prox., next month (*proximo*)
 P. S., Postscript
 pt., pint

qr., quire, quarter
 qt., quart

rd., rod	via, by way of
R. D., R. F. D., Rural Delivery	vice versa, the reverse
re, in regard to	viz., namely, to wit (<i>videlicet</i>)
Recd., Received	Vol., V., Volume
Rec. Sec., Recording Secretary	vs., against (<i>versus</i>)
Ref., Reference, Referee	
retd., returned	W/B, W. B., Way Bill
rm., ream	wk., week
r. p. m., revolutions per minute	wt., weight
R. R., Railroad	
Ry., Railway	X, Express; as, U. S. X.
s., shilling	XX, good quality
S. B., Sales Book	XXX, very good quality
Sec., Secretary	XXXX, best quality
Sect., Section	
Sen., Senator	yd., yard, yards
Shipt., Shipment	yr., year
sine die, without a day for meet- ing	@, at, in extensions; to, in quotations
S. O., Seller's Option	£, pounds (English money)
sp. gr., specific gravity	10/, ten shillings
Sr., Senior	2/6, two shillings, six pence
S. S., Steamship	3' 4'', 3 feet, 4 inches
St., Street, Saint	6 x 9, 6 by 9
Supt., Superintendent	2/10, n/30, 2% off in ten days, net in 30 days
t., ton	5 ¹ , 5 ² , 5 ³ , 5 ¹ / ₄ etc., superior figures indicating fourths
tel., telephone, telegraph	30°, 30 degrees
tonn., tonnage	^, caret
Treas., Treasurer	✓, checked as correct
Twsp., Township	✕, double check
ult., last month (<i>ultimo</i>)	#, number, preceding figures; pounds, following figures
U. S. A., United States of Amer- ica	
U. S. M., United States Mail	

APPENDIX

SUPPLEMENTARY EXERCISES

CHAPTER II—EXERCISE 1

Explain the meaning of the italicized expressions in the following sentences:

1. Our business was good under *the Wilson administration*.
2. I find that he cannot give *clear title* to the lot.
3. This is a *job lot* which we are closing out.
4. What does the expression "*Vouchers returned*" mean in a bank pass book?
5. Our price is \$1.50, *carriage extra*.
6. We consider him a *good risk*.
7. The land sold for \$20 a *foot front*.
8. This book is *out of print*.
9. *Quartered oak* brings a good price.
10. *Apply* at 245 Dean St.
11. I shall be glad *to make personal application*.
12. They are just *stocking up* for the busy season.
13. We have decided *to exercise our option* and buy the property.
14. We expect him *to honor the draft*.
15. Watch for the *remnant sale* on Thursday.
16. Under the circumstances, we are willing *to make this concession*.

CHAPTER II—EXERCISE 2

Explain the meaning of the italicized expressions in the following sentences:

1. Your *insurance premium* is due.
2. The bonds were sold at a *premium* of $1\frac{3}{8}$ per cent.
3. We shall be glad *to reciprocate* if opportunity offers.
4. The report started *a run on the bank*.
5. The local *traction company* has *obtained a franchise* covering the proposed Franklin street extension.

6. Your account shows *an overdraft* of \$5.
7. The government receives large sums from *internal revenue*.
8. We are *booking orders* rapidly.
9. They have just organized a *syndicate*.
10. We guarantee this ring to be *14k gold*. (k stands for carat.)
11. *His estate* is worth \$3,000,000.
12. His heirs had to pay an *inheritance tax* and a *mortgage tax*.
13. The *undersigned* offers all his stock for sale.
14. The *mail-order houses* seem to prosper.
15. The freight rate is *16 cents a hundred*.
16. All *empties* must be returned immediately.

CHAPTER II—EXERCISE 3

Explain the meaning of the italicized expressions in the following sentences:

1. We are making coffee our *leader* this week.
2. There is *little call* for this shoe here.
3. Breakfast foods are coming to be a *staple article*.
4. This stock is selling *below par*.
5. The *initial cost* may be greater than that of the other style, but the *upkeep* will be less.
6. For sale. All that tract or parcel of land *situate* in the town of Woodhull, county of Steuben, state of New York, bounded and described as follows:
7. The new proprietors will have the advantage of the *prestige* of the old firm.
8. We can furnish *seconds* at a much lower figure.
9. I should say \$500 as a *rough estimate*.
10. There has been no *marked diminution* in sales.
11. Our *net earnings* show a *falling off*.
12. There is a *good call* for Panama hats.

CHAPTER II—EXERCISE 4

Explain the meaning of the italicized expressions in the following sentences:

1. I shall have to refer this matter to the *house*.
2. The lawyer asked for a *retainer* of \$50.
3. The cashier refused to accept Mr. Underwood's *paper*.
4. His accident insurance rate is high because of his *extra-hazardous* occupation.

5. They have decided upon an increase in the *hour rate of wages*.
6. We have a *standing committee* that takes care of such matters.
7. We do not like the present *status* of the market.
8. This paper is sold in *case lots* only.
9. This *move* seems to afford an easy transition from private to *municipal ownership* of the street car lines.
10. The railroad company is *eliminating* all curves in its *roadbed*.
11. The advancement of a railroad man depends upon *seniority*.
12. The bank required the man *to be identified*.
13. Ten dollars was paid as *earnest money*.
14. A new time table is just out, *effective next Sunday*.
15. There are probably a thousand of them *in round numbers*.

CHAPTER II—EXERCISE 5

Explain the meaning of the italicized expressions in the following sentences:

1. These two firms are *running each other*.
2. *Votes by proxy* will not be counted.
3. My *clients* reside in Brooklyn.
4. Our advertising rate is one dollar per *agate line*.
5. Their *financial standing* is *A1*.
6. They have always pursued a *conservative policy*.
7. The firm enjoys a *virtual monopoly* of the product.
8. We *submit these facts* for your consideration.
9. Some books are published on a *royalty basis*.
10. The lawyer was preparing his *brief*.
11. We have *retained* Mr. Brown as our lawyer.
12. We should be willing to undertake this investigation *for a consideration*.
13. Tell Schlemmer & Co. *to charge* the repairs.
14. The gas rate is *\$2 flat*.
15. This price list *cancel*s all *previous quotations*.

CHAPTER II—EXERCISE 6

Explain the meaning of the italicized expressions in the following sentences:

1. He has the *refusal* of the house for one month.
2. We are *moving our stock* rapidly.
3. He received a *dead letter* in this morning's mail.
4. Such action would be *without precedent*.

5. The bank has a *surplus* of \$50,000.
6. There is a lot of *red tape* in connection with this matter.
7. I have your *wire* of today.
8. We *take inventory* about February 1.
9. In order *to realize on these goods*, we are willing *to sell at a sacrifice*.
10. We quote these shoes at \$2 per pair *net*.
11. There has been an attempt *to boycott* our firm.
12. *Improved real estate* commands a *ready market*.
13. I am inclosing draft *in your favor*.
14. When remitting by local check, please add fifteen cents *for collection*.

CHAPTER II—EXERCISE 7

Explain the meaning of the italicized expressions in the following sentences:

1. He is selling wheat *on margin*.
2. Our foundry is working *overtime* to keep up with orders.
3. We are prepared to furnish *extras* for any of our machines.
4. We can run castings *on short notice*.
5. Please remit in *New York exchange*.
6. He represents himself to be a *holder in due course*.
7. They have made two *partial payments*. (Distinguish from payments on account.)
8. His *alleged assets* proved worthless.
9. Ship us four *gons nut*, *Erie delivery*. (A gon, or gondola, is a coal car.)
10. Please *acknowledge the instrument* before a *notary with seal*.
11. The bonds have all been *hypothecated*.
12. He can certainly turn out *ad copy* that *pulls*.
13. The *key number* in their ad was "Box 31."
14. There is a *cloud on the title* to that property.
15. Their 9-story *loft building* is to let.
16. The Kensington is one of the best *apartments* in the city.

CHAPTER II—EXERCISE 8

Explain the meaning of the italicized expressions in the following sentences:

1. Each of the *branch houses* has been assigned its *quota* of the *fund for local advertising*.

2. This was the first time that England had attempted *to float a loan* in the United States.
3. We look for a *sharp decline* in values.
4. Williams & Parker are the *sole agents*.
5. Murphy Brothers expect *to resume business* soon.
6. The *residue of the estate* goes to the widow.
7. We quote you a price on brick of \$19.50 *per M. freight allowed*.
8. We *solicit* your further orders.
9. M. V. Casler was chosen *chairman pro tem*.
10. His having the marked bills is *prima facie evidence* of his guilt.
11. Mr. Taylor is the chief *exponent* of the bill.
12. I was sent as a *deputy*.
13. According to an *appraisal* filed yesterday, his estate was worth \$70,000.
14. Harvard has just received a *bequest* of \$40,000.
15. The mayor should not *usurp powers* expressly *conferred by statute upon the police commissioner*.
16. We guarantee this to be *sterling silver*.

CHAPTER II—EXERCISE 9

Explain the italicized words.

1. *Routine work* should be left to subordinates.
2. I understand that he is a *minor*.
3. *Organized labor* objects to the plan.
4. We are about to move into *new quarters*.
5. It is clearly the *teller's* error.
6. He holds an *equity* in the property.
7. We must *curtail expenses* next quarter.
8. We have a *claim* against him which we cannot collect.
9. When goods go over more than one railroad, the freight is *prorated* by the roads which carry the shipment.
10. Please *name your best price* on this article.
11. It is reported that he has met with *reverses*.
12. The matter was referred to a *committee with power*.
13. New York State formerly gave a *bonus* to sugar beet growers.
14. They have become *financially involved*.
15. The tone of the stock market is *buoyant*.
16. Despite the *depression in trade*, his business has grown.

CHAPTER II—EXERCISE 10

Explain the italicized words.

1. A page of *addenda* will be found at the end of the catalog.
2. The printer must have his *copy* today.
3. We have not the *capital requisite* for such an undertaking.
4. That firm seems to be *losing ground*.
5. This enterprise *has the backing* of one of the largest banks in the city.
6. The time has come when *drastic action* must be taken.
7. An *insert* at the front of the catalog shows the *errata*.
8. Lumber may be bought *dressed*, or *rough*.
9. Celery is now sold by growers *in the rough* (i. e. unwashed and with the roots on just as it grew.)
10. A stenographer should not betray her employer's *confidence*.
11. He does not seem to know how to *stop the leaks* in his business.
12. Mr. Browne *covers your territory* and will call upon you.
13. *Overhead expense* remains practically the same with *maximum* or *minimum output*.
14. *Maximum output*, however, lowers the *unit cost* of production.
15. The *minimum car load* is 20,000 lbs.
16. We are looking for a man with strong *executive ability*.

CHAPTER II—EXERCISE 11

Explain the meaning of the italicized expressions in the following sentences:

1. There has been a *steady decline* in the iron market.
2. We have *carried this man* as long as we can.
3. The creditors of the firm have *demanding an accounting*.
4. When potatoes are stored all winter, two per cent. should be allowed for *shrinkage*.
5. Mr. Ferguson's check has been returned to us, stamped "*No Funds*."
6. Insurance agents commonly use *bichrome ribbons*.
7. He has a great number of *accounts outstanding*.
8. These goods are *fragile* and must be packed with special care.
9. Our factory is run on the *profit-sharing plan*.

10. Terms: 2/10, n/30.
11. He is a member of a well-known firm of *underwriters*.
12. He asked the freight agent to *deadhead* his tool chest.
13. We are offered *cull lumber* at \$15 a thousand.

CHAPTER III—EXERCISE 12

Choose the correct form of verb from those shown in parenthesis in the following sentences, giving the reason for your choice in each instance. Try to become so familiar with the correct form that the incorrect form will not "sound right."

1. He said the contents of the house (was, were) insured.
2. His politics (is, are) unknown to me.
3. Our thanks (is, are) due to you for your helpful assistance.
4. The assets of the firm (has, have) been greatly increased.
5. Half of the stock (was, were) destroyed by fire.
6. Half of the stenographers (was, were) absent.
7. Economics (is, are) the science of wealth.
8. A number of the girls (is, are) leaving their positions.
9. The majority of the stockholders (is, are) willing to allow the surplus to accumulate.
10. Either the stock number or the price (is, are) wrong.
11. Neither the number nor the price (is, are) wrong.
12. Here (is, are) eight quarts of berries.
13. Mathematics (is, are) difficult for many persons.

CHAPTER III—EXERCISE 13

Correct any errors in the following sentences

1. My pen is broke.
2. Let the papers on my desk.
3. This book is tore.
4. They said to meet them here.
5. It can't be him.
6. It is here in my desk somewheres.
7. This is the best of the two.
8. New York is larger than any city in the United States.
9. Neither of us were ever there.
10. Wasn't it funny that he lost his job?
11. Why don't you do that after?

12. He has examined two autos. I am sure he will buy either one.
13. I need money and I need it bad.
14. Leave him be.
15. Nobody didn't do it.
16. That looks like it might be some good.
17. Those kind of potatoes do not keep good.
18. He made less errors than I.
19. She always done her work good.
20. Between you and I, it couldn't of been him.
21. There's too many books on this desk.
22. Lay down, I tell you.
23. I meant, as much as could be, to have seen him.
24. This here one don't work good.
25. The goods will be delivered immediately the order is received.
26. Mostly every one rides on street cars.
27. Are you late every place you go?
28. I never ordered any tables last month.
29. You didn't haff to go.

CHAPTER III—EXERCISE 14

Correct the verb errors in the sentences which follow.

1. A list of names are usually indexed alphabetically.
2. I have been employed by The Crosby Company for eight months last year.
3. Our products always have and always will be entirely to your satisfaction.
4. Each letter sent to the different customers are the same.
5. We do not hesitate in saying that these articles will please you.
6. As we are retiring from business, it is necessary that he secures another position.
7. Upon these cards are his name, address, and telephone number and tells where he is every hour of the day.
8. We wish that you will give us all the information you can regarding Harold Fairchild.
9. I will be glad to send samples.
10. Letters can easily be found which were filed for many years.
11. I will be twenty-one my next birthday.
12. I want you should go.
13. Was there many present?

CHAPTER III—EXERCISE 15

The following sentences contain examples of incorrect reference of pronouns. Make any corrections necessary.

1. When goods are sealed in packages, it helps to keep the crackers dry.
2. When the card ledger is used, if a dispute arises you can find it with little trouble.
3. When a person has discontinued their account with a house, they send them a letter urging them to resume business with them.
4. The separate wrappings on each package enables a person to use a few at a time without any waste.
5. If an employer notices that an applicant's shoes are unpolished, he does not make a very favorable impression.
6. When a firm receives a reply to a sales letter, they see that the sender is interested in them.
7. Everyone likes their groceries fresh and clean.

CHAPTER III—EXERCISE 16

Correct any errors in the use of pronouns in these sentences.

1. A man who you owe may be in need of the money.
2. The cartage from the consignor's place of business is paid by them.
3. A man would not employ a girl whom he thinks would make a bad impression.
4. There are several firms from whom they purchase goods.
5. The southern states, who have been shipping raw material to the North, now manufacture it.
6. No one should leave loose papers on their desks.
7. Who would not rather do business with a man you have confidence in?
8. Petroleum is usually found in the same place that coal is found.
9. When the reader examines the advertisement closely, they find that it promises very little.
10. When a person goes into a store where they are neatly dressed, they are more likely to buy than elsewhere.
11. There are a great many people come to our city.
12. A circular letter is sent to a customer whenever their store is to have a sale.

13. We wish to inquire about Henry Arnold whom, we understand, has been employed by you.

14. There are many firms make extravagant statements in advertising.

15. He does not know whom the receiver will be.

16. I received a letter from A. S. Case, bookkeeper in your office, and who desires a position with our firm.

17. An employer must be careful who he has for clerks.

18. He sends this form letter to a long list of people whom he thinks will be interested.

CHAPTER III—EXERCISE 17

Fill the blanks with appropriate pronouns.

1. The firm does not pay —— bills promptly.

2. The committee will soon submit —— report.

3. Each typist has —— own machine. (*a.* When all the typists are young women. *b.* When all are men. *c.* When some are women; some, men.)

4. Every one in the office must attend to —— own affairs.

5. The company refuses to lower —— price.

6. If a customer receives goods in bad condition, —— should notify the shipper at once.

7. When a person receives an inquiry, —— should answer it without delay.

8. Not every man can have —— life insured.

9. Anybody can have —— check certified at the bank where —— money is on deposit.

10. One never knows how much —— can undergo till —— endurance has been tested.

CHAPTER III—EXERCISE 18

Choose the correct form of pronoun in each sentence below.

1. (Who, whom) do you suppose I saw?

2. This is a man (who, whom) I think you know.

3. This is a man (who, whom) I think will do the work.

4. This is the lady (who, whom) you were looking for.

5. (Who, whom) is that gift for?

6. Was it (they, them) (who, whom) you saw at the station?

7. (We, us) girls had a delightful time.

8. (Who, whom) do you mean, (he, him) or (I, me)?

9. Give it to (whoever, whomever) wants it.
10. (Whoever, whomever) you meet, do not speak to him.
11. She doesn't know (who, whom) to ask for.
12. I do not approve of (you, your) having so much money.
13. He objected to (me, my) buying the lot.
14. There is no way to avoid (it, its, it's) being known.
15. Here is a boy (who, whom) I know is honest.
16. Here is a boy (who, whom) I know to be honest.

CHAPTER III—EXERCISE 19

Correct any incorrect or indefinite reference of pronouns in the sentences which follow.

1. A dunning letter is one sent to people who owe them.
2. If a man owes you, you send them a letter asking for it.
3. If a railroad goes through a city, it is sure to increase its importance.
4. One ought to be very careful about the way they dress.
5. Our pure foods are recommended by doctors. Try them. They are all wrapped in waxed paper and sealed.
6. They make out a form letter describing their goods and asking for their trade and distribute them to their customers.
7. At the opening of the Panama canal it made ocean trade cheaper.
8. A person may telegraph to another city asking them to send money to him.
9. You might suppose the man was selling because he had to; but that is not it.
10. A stenographer or typist cannot do good work unless they have a clear brain and in order to have them they must have the best of places to work in.
11. In that firm they only hire people who have had some experience.
12. I saw your advertisement in this morning's paper and I hereby apply for it.
13. Many people write letters carelessly as though they didn't care how they sounded.
14. The city is situated on two railroads at the fork of the river which would be advantageous to you.
15. We have therefore drawn on you at sight and we hope you will make provision for it.

CHAPTER IV—EXERCISE 20

Correct any errors of word order or sentence construction in the sentences below.

1. Kindly send via N. Y. Central to my store, 125 High St., Quincy, Ill. at once, the following goods:
2. Managers will not employ a person in a responsible position that uses alcohol.
3. Payment will be made when delivered by N. Y. draft.
4. It is the best located and furnished camp in Maine.
5. There is a wide porch on the front of the cottage, a tennis court on one end, and a golf ground on the other end.
6. Here are found swimming, fishing, rowing, golf, and riding with tramps through the mountains.
7. Owing to the increased cost of merchandise and a shortage of cash on my part, I must ask you to settle your account a second time.
8. If you receive a letter from a friend that is flashy in color, you form your opinion quick.
9. Esq. may be used at the end of any man's name in a letter that is over twenty-one years old.
10. We have many testimonials of satisfied guests that we are inclosing.
11. I shall thank you for any assistance you may give me in selecting a hotel and train connections for a week's stay.
12. Inclosed you will find the monthly statement of your account which we are sending to all our customers.
13. A great many people's attention is to be attracted by these advertisements.
14. If you only want to sell to a small community, you might advertise in the local papers.
15. Behind these guides are folders containing each man's correspondence that you do business with.
16. I will graduate from Miami High School where I am taking a commercial course this month.

CHAPTER IV—EXERCISE 21

Correct any errors of word order or sentence construction in the sentences below.

1. Each morning the desk should be dusted with the chairs and the typewriter.

2. Display advertising is showing goods to people in store windows.

3. Honorable is used before any person's name that holds an office.

4. Sir is a salutation used in addressing the President or a man of high rank in the letter.

5. We hope you will give us your reason for not sending the money by return mail.

6. This is only a part of the stenographer's day's work.

7. Display is showing the goods in the windows which can be purchased in the store.

8. The soap is wrapped in waxed paper which is guaranteed to retain its good quality.

9. You may either have a sleeping room at the large camp or at one of the small cottages.

10. We have written to you urging you to pay this account twice.

11. It is like a paper which you buy from a boy that costs only a cent or two.

12. We have called your attention to the fact that you have not paid your account several times.

13. At the top of the letter sheet should be printed the person or firm's name.

14. Ship me 12 cases men's shoes No. 876 at your earliest convenience via Gt. Lakes assorted sizes.

15. Esq. may be used after a Justice of the Peace's name.

16. Display advertising could be used if a merchant wished to put some article before the public which is for sale.

CHAPTER IV—EXERCISE 22

Place the words in parenthesis in the correct position in each sentence. If more than one position is correct, show the difference in meaning.

1. He had two dollars with him (only).
2. The work will take half an hour (only).
3. I did it once (only).
4. His desire was to please (only).
5. You saw me nor heard me (neither).
6. He is in the store nor in the house (neither).

7. All piano players are equally good (not).
8. He came in before I went out (just).
9. He was guilty of assault, but also of murder (not only).
10. It was done this way (always).
11. I am working for fun, but for the money (not).
12. She speaks German, not French (only).
13. They plan to remodel the building (completely).
14. I heard that he had defrauded his employer (many times).
15. He is eager to please (always).
16. We have a shipment of goods just in (new).
17. He is not the man for the position (however).
18. He is a man in his judgments (deliberate).
19. You will find that he is dependable (always).
20. This is a position to fill (difficult).

CHAPTER IV—EXERCISE 23

Change the order of words in the following sentences so that there can be no mistake as to the meaning:

1. These advertisements are put in the papers to merely attract attention.
2. At your earliest convenience please send by the Santa Fe Route the following:
3. I have asked you to settle this account many times.
4. Advertising is about the best means of getting a merchant's business before the public there is.
5. A sales letter is a form letter advertising a new store sent to somebody who is a customer.
6. Courtesy is very important when dealing with customers as well as patience.
7. An office assistant should be capable of doing the work he is paid for, accurate and honest.
8. I accepted the price you quoted me on shoes by telegraph.
9. I have intended to pay you that ten dollars every day this week.
10. We thank you for whatever information you may give us in advance.
11. I have only worked here a short time.
12. I have just seen your want ad for a young man to make himself generally useful in the World.
13. He just was here in the office.

CHAPTER IV—EXERCISE 24

The following sentences show faulty construction. Rewrite each sentence in correct form, being sure that the meaning is unmistakable.

1. The telegraphic money order is a quick way of sending money to a person far away and needs it promptly.
2. United States raises many sheep, also Australia is noted largely for sheep.
3. Things that often make a girl look untidy are to have their hair half combed and slipping down, perhaps a button or two off their shoes, and a man without a collar, or necktie.
4. There is certain to be some very annoying cases come up.
5. There was a man worked in our office who could take dictation in Spanish.
6. Have you received our beautiful calendar if not call for one.
7. There was a salesman came here last winter who sold aluminum ware.
8. Because of its simplicity and the extent to which the vertical file may be expanded is due its popularity.
9. I am giving to my customers art calendars which, if you have not received one call at my store and I shall be pleased to give you one.
10. We sell Sunblush Apples—the kind that every part may be used.
11. On account of bankruptcy they were forced to close their business which was last week.
12. Any other information you may wish to know write and I will be glad to give it.
13. You will find our new catalog a most attractive one. Also a money saver.
14. Mailing lists should be revised to keep them up to date. Especially lists of small merchants, they change frequently.
15. Drugs were high during the war, we couldn't get them, Germany had made them before that time.

CHAPTER VII—EXERCISE 25

Some of the following expressions, but not all, should have an apostrophe. Think carefully of the meaning of each one

and then indicate the position of the apostrophe, if one is needed.

1. The committees report will now be read.
2. This is my son-in-laws auto.
3. I will meet you at Wanamakers.
4. We will give you as low a price as other firms.
5. We have mens and boys furnishings.
6. I shall accept Mr. Willis offer, rather than Mr. Allens.
7. We always have autos to rent.
8. We shall be glad to give you thirty days credit.
9. Barkers special sale of ladies shoes.
10. The meeting is to be in Hallett and Companys office.

CHAPTER X—EXERCISE 26

The italicized verbs in the sentence below are not the ones that should have been used. Rewrite the sentences using the proper word.

1. A visit to our factory is *invited*. (Do we *invite* visits, or visitors?)
2. Our goods must have been satisfactory or they would not have been so well *patronized*.
3. An advertisement should not contain a single statement which the advertiser is not capable of *doing*. (An advertiser does not *do* statements.)
4. One's dress usually *foretells* the character of the wearer.
5. I saw your advertisement for a bookkeeper and I have decided to *accept* the position. (In an application.)
6. Strong circular letters do much to *convey* business to the sender.
7. A circular letter may be used to announce a sale or *dissolve* a partnership.
8. I thank you for any courtesy you may *give* us. (Do we *give* courtesies?)
9. Last month I *received* a position in the Barnes Co.
10. On account of the dissolution of the firm I was *determined* to seek employment elsewhere.
11. I do not mean to *infer* that it is necessary to dress lavishly.

CHAPTER X—EXERCISE 27

The italicized verbs in the sentences below are not the ones that should have been used. Rewrite the sentences using the proper word.

1. A well dressed man *demands* respect wherever he goes.
2. This is a mistake which he commonly *practices*.
3. The price on these goods has *raised*.
4. I can *fulfill* this position to your entire satisfaction.
5. I *might of* helped you if I *had of* known it.
6. We do our best to *maintain* our old customers.
7. An advertisement should *convince* the reader to buy.
8. Goods in wax packages *withhold* their flavor for a long time.
9. Trusting that I may continue to *solicit* your orders, I am——

CHAPTER X—EXERCISE 28

Substitute a better word for each italicized word below. Consult the dictionary and the lists of miscellaneous errors.

1. We have *left* this account run too long already.
2. You are more *liable* to receive the position if you are dressed neatly.
3. I understand Mr. James Brynes is *presently* employed by your firm.
4. We have tables which we can sell at a much *less* price.
5. It is by the merchant marines of foreign powers that most of our exports and imports have been *done*.
6. We are desirous of *prolonging* our reputation.
7. The city ordinances require standpipe and hose because they *prevent fires*.
8. We regret the *inconvenience* you were *placed in*.
9. There is a light *nearby* each elevator.
10. Our floor-walkers have kept careful watch *every* since the theft occurred.
11. We must replace these old goods *by* new ones.
12. No one likes *such an appearing* man.

CHAPTER X—EXERCISE 29

The sentences below contain miscellaneous errors. Correct each of these errors.

1. He always did his work promptly and with satisfaction.

2. I should be very glad if you could help him to obtain a position.
(In a "To whom it may concern" letter.)
3. This man has been in my employment for four years.
4. I prefer the carbon copies because they are made the same time the original copy is made and it saves time.
5. I have drawn a ten day's sight draft on you.
6. Our prices are small compared with most dealers.
7. Do not delay so that you can get what you want without waiting.
8. Inclose you will find our latest catalog.
9. I shall be glad to give you any further information regarding this machine that you desire.
10. I thank you very much for folders in advance and other information.
11. I shall appreciate any information about train connections you may be able to give me on Sunday.
12. I regret to again have to inform you that . . .
13. I do not know how to make train connections or a good hotel at which to stop.

CHAPTER X—EXERCISE 30

Consult a large dictionary and bring to class a written explanation of the difference in meaning between the words of each group below. Use each word in a good business sentence.

supplemented, augmented
 alternative, choice
 inevitable, certain, unavoidable
 skilled, educated
 indifferent, neutral
 corporation, joint stock company, partnership
 lapse, expire, terminate
 proposed, suggested, advanced
 biased, prejudiced
 unemployed, idle, lazy
 restrict, limit, regulate
 enhance, increase, magnify
 profit, proceeds, return
 cheap, inexpensive
 inflated, watered

divested, freed
 comprehensive, far reaching
 disregard, ignore
 substantial, marked, prominent
 involved, complicated
 pecuniary, monetary, financial
 license, permit
 progressive, active, up-to-date
 industrial, commercial
 print, publish, promulgate
 reduce, minimize
 adequate, suitable, sufficient
 financially embarrassed, insolvent, bankrupt
 impediment, obstacle
 quota, share, proportion

SPELLING—EXERCISE 31

Make yourself sure of 100 per cent. in the spelling of the first word of every one of the twenty-five expressions which follow. You should also observe how each word is used.

Have some one pronounce these words to you before you study them. Then spend your time only on those you misspell.

gauge on a boiler
guard on the machine
usually we have 25 words
facility for doing business
skeptical about the spelling
genuine wool
physique of an athlete
gingham for an apron
aisle between seats
wager of a dollar
aperture: an opening
simplicity of the word
capitulate: to surrender

annihilate: to destroy
minutely examined
designate a place of meeting
intrinsic value of a thing
inseparable friends
itemize your bills always
pronunciation of a word
representative government
employee of the firm
guarantee these goods
indebtedness of the company
erratic in his work

SPELLING—EXERCISE 32

umbrella for a rainy day
inadequate preparation
mackerel is a fish
involuntary bankruptcy
mercerized cotton resembles silk
extemporaneous speech
artificial flowers
certified check
totally unfit for the purpose
celerity means swiftness
language of the author
congratulate you on your success
zinc for a battery cell

alignment of a typewriter
anecdote: a short story
attitude toward his work
intimidate: to make timid, to
scare
plausible reason
professor of accounting
remuneration for your services
amanuensis does clerical work
mercantile business
budget of expenses for the year
irreparable injury
recipe for a cake

SPELLING—EXERCISE 33 ¹

deficient in spelling
 describe what you saw
 competence to live on
 compliance with our request
 conciliate a dissatisfied customer
 conscious of his error
 continuance of your patronage
 coöperate with us
 courageous in battle
 deceit is not commendable
 deficit in the treasury
 definition of a noun
 depth of the water

designate a place of meeting
 develop one's strength
 diligence is praiseworthy
 duly certified
 durable cloth
 facial expression
 guidance through the forest
 hesitate for a minute
 hundredth time
 hideous sight
 decide to act at once
 duplicate of the letter

SPELLING—EXERCISE 34

quarrel over almost nothing
 elementary mechanics
 conspicuous ability
 verbatim report (word for word)
 cite your authority
 inimitable manner (imitate)
 linoleum for the floor
 indispensable condition
 judgment has been entered against the
 defendant debtor
 eligible to the office
 lenient disposition
 currency in payment
 millinery shop

eliminate errors
 efficient help
 eighty-eighth item
 essential qualities
 existence of a nation
 facsimile of the letter
 financial difficulty
 expense is too great
 liquidate the firm's assets
 maintenance of the right
 mechanical toy
 merger of the several firms
 into a corporation

SPELLING—EXERCISE 35

obliged to pay
 occasion to criticize
 parallel lines
 periodicals are magazines
 permissible use of words
 persistent efforts

associate the meaning of two
 words
 auditors of the firm's books
 available space
 awkward manners
 bulletin of events

¹ For directions, see Supplementary Exercise 31, page 329.

pneumatic tires	bargain sale
porcelain lining	nuisance to be abated
potatoes for sale	obstacle in the path
appropriation for the building	occurrence of a fire
architect of the building	omission of the apostrophe
arrears in payment	origin of the fire
assent to the plan of merging the	pamphlet explaining his views
two firms	

SPELLING—EXERCISE 36 ¹

benefited by the change	all right (<i>not</i> alright)
bureau of information	analyze this sentence
calendar for the year	analysis of a problem
capital outlay	anniversary of the founding
abbreviation of a word	anxious to do well
accumulate wealth	apparatus for the experiment
acquaintance of mine	privilege of going
acquittal by the jury	forty-ninth page
adequately repaid	permanent position
advertisement of a piano	persevere in what is right
accessible information	physician should be called
aeronaut in his biplane	pleasant manner
alienate his friendship	

SPELLING—EXERCISE 37

possession of the property	accidental occurrence
apprentice to a carpenter	accrued interest
approximately correct	accurate at figures
assignment of the firm	acquiesce in the proposed plan
assistance rendered in time	across the room
athletic build	agree with your companions
auxiliary engine	allege that a crime was committed
apparel to wear	allegation of the plaintiff
balance of the account	anthracite coal is hard
beneficial exercise	apology for a wrong
bituminous coal is soft	reconcile the bank balance
absence of a week	traffic is heavy at this season
accede to your request	

¹ For directions, see Supplementary Exercise 31, page 329.

SPELLING—EXERCISE 38 ¹

vertical file for letters	bankruptcy proceedings
competitors of our house	beneficiary of the life insurance
industrial community	collateral security
manufacturing (<i>not</i> manufacturing)	cipher means a secret code
legible penmanship is an asset	campaign of advertising
compromise the matter	definite instructions
incomprehensible carelessness	embezzle the bank's funds
enterprise brings success	erroneous estimate
indestructible material	facilities for prompt shipment
sensible decision	gratis means without charge
advise him what to do	hosiery sale
kiln in which to dry lumber	imagine my surprise
manager of the firm (<i>not</i> manger)	

SPELLING—EXERCISE 39

extension of time is asked	linear foot
discuss the question	identical signatures
commence work at once	later he retracted his statement
criticism may be helpful	latter of two things mentioned
fulfil all requirements	quantity of merchandise
grateful for your assistance	courtesy always pays
indorsement of the draft	amount of the invoice
equipment of the office	suspicion of his guilt
inevitable consequence	cumulative interest
different methods	address on the letter
barrel of sugar	tariff for protection of industries
inclosed is our check	embarrassment of the speaker
medium for advertising	

¹ For directions, see Supplementary Exercise 31, page 329.

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